

TABLE OF EXHIBITS

EXHIBIT A

Amended Complaint filed by Plaintiff St. Matthew's University (Cayman Ltd) on October 28, 2005

EXHIBIT B

Affidavit of Service of Summons and First Amended Complaint on Defendant David L. Fredrick

EXHIBIT C

Defendant David L. Fredrick's Motion to Dismiss Plaintiff's Complaint, Affidavit of David L. Fredrick, filed on February 15, 2006

EXHIBIT D

Consolidated Opposition to Defendant David L. Fredrick's Motion to Dismiss Plaintiff's Complaint and Defendant Patricia Hough's, and Defendant AAIMG's Motion to Dismiss the Second, Third, Fifth and Sixth Claim filed by Plaintiff St. Matthew's University (Cayman Ltd.) on March 7, 2006

EXHIBIT E

Declaration of Karl Kronenberger in Support of Plaintiff's Consolidated Opposition to Defendant David L. Fredrick's Motion to Dismiss Plaintiff's Complaint and Defendant Patricia Hough's, and Defendant AAIMG's Motion to Dismiss the Second, Third, Fifth and Sixth Claim, filed by Plaintiff St. Matthew's University (Cayman Ltd.) on March 7, 2006

EXHIBIT F

Reply of David L. Fredrick to Plaintiff's Opposition to Defendant David L. Fredrick's Motion to Dismiss Plaintiff's Amended Complaint filed on March 20, 2006

EXHIBIT G

Order To Lift Seal, Entered and Signed by the Honorable Lawrence R. Leavitt on March 3, 2006

EXHIBIT H

Order For Alternative Service, entered and signed by the Honorable Lawrence R. Leavitt on March 3, 2006

EXHIBIT I

Case docket (as it appears on PACER) – current as of April 3, 2006

EXHIBIT A

Amended Complaint

filed by Plaintiff St. Matthew's University (Cayman Ltd) on October 28, 2005

GREENBERG TRAURIG LLP

Mark G. Tratos (Bar No. 1086)
F. Christopher Austin (Bar No. 6559)
Ronald D. Green, Jr. (Bar No. 7360)
3773 Howard Hughes Parkway, Ste. 500 N
Las Vegas, Nevada 89109
Tel: (702) 792-3773
Fax: (702) 792-9002

☒ FILED ☐ RECEIVED
☐ ENTERED ☐ SERVED ON
COUNSEL / PARTIES OF RECORD

2005 OCT 28 A 11: 04

KRONENBERGER & ASSOCIATES

Karl S. Kronenberger (CA Bar No. 226112) (*Pro Hac Vice*)
Terri R. Hanley (CA Bar No. 199811) (*Pro Hac Vice*)
220 Montgomery Street, Suite 1920
San Francisco, California 94104
Tel: (415) 955-1155
Fax: (415) 955-1158

CLERK US DISTRICT COURT
DISTRICT OF NEVADA

BY _____ DEPUTY

Attorneys for Plaintiff

**UNITED STATES DISTRICT COURT
DISTRICT OF NEVADA**

**ST. MATTHEW'S UNIVERSITY
(CAYMAN) LTD., a Cayman Islands
company,**

Case No. CV-S-05-0848-RCJ(LRL)

Plaintiff,

AMENDED COMPLAINT;

vs.

DEMAND FOR JURY TRIAL

**SABA UNIVERSITY SCHOOL OF
MEDICINE FOUNDATION, a
Netherland-Antilles company;
MEDICAL UNIVERSITY OF THE
AMERICAS, a St. Kitts & Nevis
company;
EDUCATION INFORMATION
CONSULTANTS, INC., a Massachusetts
corporation;
EDUCATIONAL INTERNATIONAL
CONSULTANTS, LLC, a Massachusetts
limited liability company;
PATRICIA L. HOUGH, M.D. an
individual, and d.b.a. "Saba University
School of Medicine";
DAVID L. FREDRICK, an individual;
PANKAJ DESAI, M.D., an individual;
ASSOCIATION OF AMERICAN
INTERNATIONAL MEDICAL
GRADUATES, INC., a Nevada
corporation, a.k.a.
"aaimg@yahoo.com";
THOMAS MOORE, M.D. a.k.a.**

FILED UNDER SEAL

1 “presaaimg@hotmail.com” and
2 “crocdoc2004@netzero.net,” an
individual;
3 SARAH B. WEINSTEIN a.k.a.
“execsecaimg@hotmail.com,” an
individual;
4 RACHAEL E. SILVER, an individual;
and DIEDRE MOORE, an individual,
5
6 Defendants.

7
8 Plaintiff ST. MATTHEW'S UNIVERSITY (CAYMAN) LTD. (“ST. MATTHEW’s”),
9 through its attorneys, alleges as follows:

10 JURISDICTION AND VENUE

11 1. This is an action for damages and injunctive relief, arising under the Lanham Act,
12 15 U.S.C. § 1051 *et seq.*, Nevada state law, California state law, and federal and state
common law.

13 2. Subject matter jurisdiction is conferred upon this Court by 15 U.S.C. § 1121, under
14 28 U.S.C. 1338(a) and (b), and under 28 U.S.C. § 1331. Supplemental jurisdiction over
15 claims arising under the law of the States of Nevada and California is conferred upon this
16 Court under 28 U.S.C. § 1367.

17 3. Diversity jurisdiction is conferred upon this Court by 15 U.S.C. § 1332, in that:

- 18 a. Plaintiff ST. MATTHEW's is a Cayman Islands, British West Indies foreign
19 company, having its principal place of business in Grand Cayman;
20
21 b. On information and belief, Defendant SABA UNIVERSITY SCHOOL OF
MEDICINE FOUNDATION (“SABA UNIVERSITY”) is a Netherland-Antilles
22 foreign company, with its primary place of business on Saba Island, of the
23 Netherland-Antilles;
24
25 c. On information and belief, Defendant MEDICAL UNIVERSITY OF THE
26 AMERICAS (“MUA”) is a company formed under the laws of the island of
27 Nevis, of the Federation of St. Kitts & Nevis, a British Commonwealth;
28

- d. Defendant EDUCATION INFORMATION CONSULTANTS, INC. ("EIC, INC."), is a Massachusetts corporation, with its offices in Gardner, Massachusetts, and is the primary administrative agent of Defendants SABA UNIVERSITY and MUA;
- e. Defendant EDUCATIONAL INTERNATIONAL CONSULTANTS, LLC. ("EIC, LLC"), is a Massachusetts limited liability company, with its offices in Gardner, Massachusetts, and together with EIC, INC. is the primary administrative agent of Defendants SABA UNIVERSITY and MUA;
- f. On information and belief, Defendants PATRICIA L. HOUGH, M.D. ("HOUGH") and DAVID L. FREDRICK ("FREDRICK"), a married couple, are individuals whose primary residence is in Sarasota County, Florida, and are principals and owners of Defendants EIC, INC., EIC, LLC, SABA UNIVERSITY and MUA;
- g. Defendant PANKAJ DESAI, M.D. ("DESAI") is an individual whose primary residence is in Skyseville, Maryland, and is a member of the board of trustees of Defendant SABA UNIVERSITY;
- h. Defendant ASSOCIATION OF AMERICAN INTERNATIONAL MEDICAL GRADUATES, INC. a.k.a. "aaimg@yahoo.com" ("AAIMG") is a Nevada corporation, having its stated principal place of business and its registered agent for service in the State of Nevada; and
- i. Defendants THOMAS MOORE, M.D. a.k.a. "presaaimg@hotmail.com" ("MOORE"), SARAH B. WEINSTEIN a.k.a. "execsecaaimg@hotmail.com" ("WEINSTEIN"), RACHAEL E. SILVER ("SILVER"), and DIEDRE MOORE, are all purportedly individuals (and their associated email addresses, as indicated) whose address is represented as being within the State of Nevada, and each of them officers and/or directors of Defendant AAIMG.

The amount in controversy exceeds \$75,000, exclusive of interest and costs.

1 4. This Court has personal jurisdiction over Defendant AAIMG, as Defendant AAIMG
2 is a Nevada domestic corporation, with its stated place of business within the State of
3 Nevada, and its resident agent for service of process located in the State of Nevada.

4 5. This Court has personal jurisdiction over Defendants THOMAS and DIEDRE
5 MOORE, WEINSTEIN, and SILVER, each of them being officers and/or directors of
6 Defendant AAIMG, and their associated email accounts, and each of them stating their
7 address as being within the State of Nevada.

8 6. This Court has personal jurisdiction over Defendants SABA UNIVERSITY, EIC,
9 INC., EIC, LLC, HOUGH, FREDRICK, and DESAI, on information and belief, each of
10 them having conducted business in the State and District of Nevada under the guise of
11 Defendants AAIMG, THOMAS and/or DIEDRE MOORE, WEINSTEIN, and/or SILVER,
12 and committing those acts giving rise to the claims herein within the State and District of
13 Nevada.

14 7. Venue is proper in the District of Nevada pursuant to 28 U.S.C. § 1391(b) and (c),
15 and LR IA 6-1, in that all of the Defendants are subject to personal jurisdiction in this
16 District at the time this action was commenced, there is no district in which the action may
17 otherwise be brought, and as Defendants' acts giving rise to this action occurred in this
18 district.

19 8. Whenever in this Amended Complaint reference is made to any act of any
20 individual defendant, that allegation shall be deemed to mean that said Defendant
21 committed, conspired to commit, authorized, aided, abetted, furnished the means to,
22 advised or encouraged the acts alleged as a principal, under express or implied agency,
23 or with actual or ostensible authority to perform the acts so alleged.

24 9. Whenever in this Amended Complaint reference is made to any act of Defendants
25 AAIMG, SABA UNIVERSITY, MUA, EIC, INC., or EIC, LLC, that allegation shall be
26 deemed to mean that its officers, directors, agents, employees or representatives,
27 committed, conspired to commit, authorized, aided, abetted, furnished the means to,
28

1 advised or encouraged the acts alleged, while actively engaged in the management,
2 direction or control of the affairs of that Defendant.

3 10. Whenever reference is made in this Amended Complaint to any act of any
4 Defendants, that allegation shall be deemed to mean the act of each Defendant acting
5 individually and jointly, and in so doing, each of the defendants was the agent, joint
6 venturer or employee of each of the remaining Defendants, acting within the course and
7 scope of said agency, employment and joint venture, with the advance knowledge,
8 acquiescence, or subsequent ratification of each and every remaining Defendant.

9 11. On information and belief, Defendants AAIMG, SABA UNIVERSITY, MUA, EIC,
10 INC., and EIC, LLC, are wholly owned and controlled by individual Defendants HOUGH
11 and FREDRICK, that such individual Defendants are the sole stockholders, officers, and
12 directors of such Defendant entities, and so control said entities that their monies and that
13 of the individual Defendants are intermingled; that there is a unity of ownership and
14 interest between them; that the credit of one is used for the credit of the other; that the
15 obligations of the individual Defendants are paid by the Defendant entities; and that the
16 Defendant entities were incorporated and capitalized for a sum of money insufficient to
17 meet reasonable requirements of their operation. As a result of the foregoing, Defendant
18 entities are the instrumentality, conduit, adjunct and alter ego of the individual
19 Defendants, and the individual Defendants have managed and controlled said entities to
20 avoid personal liability. Unless the fiction of the separateness of the individuals from said
21 entities and from each other is ignored, injustice will result and fraud will be sanctioned,
22 all to the irreparable damage and injury of the Plaintiff. Unless judgment in this action
23 includes said individual Defendants and the Defendant entities, Plaintiff will be unable to
24 recover and enforce the claims and rights hereinafter referred to.

25 SUMMARY

26 12. Defendants HOUGH, FREDRICK, and DESAI, on their own and as agents and on
27 behalf of Defendants SABA UNIVERSITY, MUA, EIC, INC., and EIC, LLC, which are
28 direct competitors of Plaintiff ST. MATTHEW's, created and adopted the false identities of

1 Defendants THOMAS and DIEDRE MOORE, WEINSTEIN, and SILVER. With those
2 false identities, Defendants fraudulently incorporated, or caused to be incorporated,
3 Defendant AAIMG with the State of Nevada, as well as created numerous fraudulent
4 email addresses, domain name accounts, and other vehicles for their fraud.

5 13. Operating under these false identities, Defendants conducted a campaign of fraud
6 and defamation against Plaintiff ST. MATTHEW's and other competing medical schools,
7 with the specific and malicious intent to disrupt Plaintiff ST. MATTHEW's business,
8 damage its reputation, injure the prospects of its students, and conversely to benefit
9 Defendants' own.

10 14. This campaign of fraud by Defendants included creating a website at "aaimg.com,"
11 through which they intentionally defamed and disparaged Plaintiff ST. MATTHEW's – a
12 direct competitor of Defendants SABA UNIVERSITY and MUA – and other competing
13 medical schools, and fraudulently lauded Defendants' own medical schools, by posting
14 false "results" of claimed inspections of the schools at issue pursuant to a set of
15 fraudulent criteria.

16 15. Defendants have also conducted postal mailing campaigns directed towards
17 accrediting bodies, teaching hospitals, medical educators, student loan providers and
18 administrators, administrators of teaching hospitals, and other such entities, aiming to
19 discredit Plaintiff and others of Defendants' competitors, and disrupt Plaintiff's existing
20 and prospective business and professional reputations, while boosting Defendants' own.

21 16. Defendants have committed extensive fraud in efforts to hide their true identities
22 and affiliations from the public, including multiple instances of perjury, pervasive use of
23 false identities, creating and using nested mail forwarding addresses, credit cards used
24 under false names, and regularly providing false contact information.

25 17. Furthermore, since the filing of the present litigation, Defendants have destroyed
26 evidence, interfered with discovery, transferred assets out of U.S. jurisdiction, and
27 otherwise worked to obstruct justice. This has included contacting counsel for Plaintiff
28 under guise of the false identities and stating that certain of the fictitious identities "died,"

1 and that Defendants intended to continue their unlawful activities outside the jurisdiction
2 of this or any other U.S. court. (See Exhibit A, discussed *infra*.)

3 18. Plaintiff has suffered and will continue to suffer great injury as a result of the
4 Defendants' fraud, including diminished student enrollment, interference with
5 accreditation proceedings, and denials of residency placements for ST. MATTHEW's
6 hard-working medical graduates. As such, Plaintiff brings the present suit.

7 **BACKGROUND**

8 **PLAINTIFF ST. MATTHEW'S UNIVERSITY SCHOOL OF MEDICINE**

9 19. ST. MATTHEW's University School of Medicine ("ST. MATTHEW's") is a privately
10 owned medical school, with its basic science campus in Safe Haven, Leeward Three,
11 Grand Cayman, Cayman Islands, of the British West Indies.

12 20. Originally founded in 1996, and chartered in 1997, ST. MATTHEW's has operated
13 its primary science campus in its present location in Grand Cayman since May 2002.

14 21. Under charter by the Government of Grand Cayman, ST. MATTHEW's enjoys the
15 reputation of a respected and well-apportioned institution in the Caribbean area and the
16 world at large. ST. MATTHEW's is recognized in 48 of the 50 United States¹ – including
17 Nevada – and in most foreign countries. ST. MATTHEW's has been afforded
18 accreditations or recognition by the following institutions, amongst others:

- 19 • United States Department of Education's National Committee on Foreign
20 Medical Education and Accreditation (NCFMEA) accreditation;
- 21 • Accreditation by the Accreditation Commission on Colleges of Medicine
22 (ACCM);²
- 23 • World Health Organization directory of medical schools listing;
- 24 • The FAIMER International Medical Education Directory (IMED) of the

25
26 ¹ Kansas requires a 15-year term of existence before allowing accreditation of foreign
27 medical school; ST. MATTHEW's accreditation application with California is still in the
28 process of appellate review.

² The United States Department of Education recognizes the ACCM as using accrediting
standards comparable to the accrediting body for medical schools in the United States.

1 Educational Commission for Foreign Medical Graduates (ECFMG) approval;

2 • Approval by the State of New York for all clinical rotations, residencies and
3 licensing;³

4 • Licensure by State of Florida Commission on Independent Education for
5 student hospital rotations.

6 22. ST. MATTHEW's presently has a faculty of over 250 physicians and a staff of more
7 than fifty. With a student body of over 900 medical students, it graduates more than 140
8 each year, and 98% of those who hold their ECFMG certificate continue on to accredited
9 residency programs in the U.S. and around the world.

10 23. With world-wide accreditation and clinical sites in the United States, England and
11 Canada, ST. MATTHEW's University has attracted students from a variety of different
12 nationalities creating a healthy make-up of students from Europe, particularly the United
13 Kingdom and Western Europe.

14 24. ST. MATTHEW's boasts a state-of-the-art campus, with high-speed wireless
15 Internet connectivity, excellent anatomy, histology, microbiology and clinical skills labs,
16 along with beautiful classrooms, spacious study areas and student lounges. ST.
17 MATTHEW's has invested over US \$50 million into developing and expanding its
18 operations, and has enjoyed an increase in reputation as a result.

19 25. St. Matthews' Clinical Science programs are conducted in teaching hospitals
20 throughout the United States, Canada and England, and ST. MATTHEW's graduates
21 have been very successful in obtaining excellent residency positions in some of the finest
22 and most rewarding accredited residency training hospitals in the United States, United
23 Kingdom and Canada.

24 **DEFENDANTS SABA UNIVERSITY AND MUA**

25 26. Defendant SABA UNIVERSITY, located on Saba Island in the Netherland-Antilles,
26 is a private medical school in direct competition with Plaintiff ST. MATTHEW's. On

27 _____
28 ³ The State of New York has one of the most rigorous accreditation processes for
international medical schools.

1 information and belief, SABA UNIVERSITY is a Netherland-Antilles foreign company, with
2 its primary place of business on Saba Island, of the Netherland-Antilles.

3 27. On information and belief, Defendant MUA is a private medical school, and is a
4 company formed under the laws of the Caribbean island of Nevis, of the Federation of St.
5 Kitts & Nevis, a British Commonwealth.

6 28. Defendant EDUCATION INFORMATION CONSULTANTS, INC. ("EIC, INC.") is a
7 Massachusetts corporation formed in 1996, with its primary (and only) place of business
8 at 63 Walnut Street, Gardner, Massachusetts. Defendants FREDRICK and HOUGH
9 serve as the President and Secretary of EIC, INC., respectively. Until recently EIC, INC.,
10 was listed as the primary administrative agency and contact for both Defendants SABA
11 UNIVERSITY and MUA, and served as the primary administrative agent for both
12 Defendant schools in the United States and the world at large.

13 29. Defendant EDUCATIONAL INTERNATIONAL CONSULTANTS, LLC ("EIC, LLC"),
14 is a Massachusetts limited liability company formed in May, 2005, with its primary (and
15 only) place of business at 63 Walnut Street, Gardner, Massachusetts. Defendant
16 FREDRICK is the only manager, signatory, or executor of real property identified for
17 Defendant EIC, LLC. Soon after its formation in May 2005, EIC, LLC was the referenced
18 primary administrative and operational agent for Defendants SABA UNIVERSITY and
19 MUA in the United States and the world at large. (See Exhibit B, pp. 3, 5). On
20 information and belief, EIC, INC., and EIC, LLC, are identical in purpose and interest, and
21 each operate as primary agents for Defendants SABA UNIVERSITY and MUA, and are
22 intentionally operated as to cause confusion of source or agency and to frustrate litigation
23 efforts. For example, and to clarify, "EIC" is currently identified on the MUA website as
24 "Education International Consultants, Inc.," which does not exist, but, on information and
25 belief, is intended to refer to both or either of Defendants EIC, INC. or EIC, LLC. For
26 ease of reference, hereinafter, unless separately identified, "EIC" shall indicate
27 Defendants EIC, INC. and EIC, LLC, collectively.

28 ///

1 30. On information and belief, Defendants EIC conduct a vast majority, if not all, of the
2 administrative business of Defendants SABA UNIVERSITY and MUA, including student
3 applications and enrollment, financial operations, and managerial activities, and serves as
4 those Defendants' primary agent for general purposes, both in the United States and in
5 the world at large.

6 31. On information and belief, Defendant FREDRICK is the President of Defendant
7 SABA UNIVERSITY. Defendant FREDRICK keeps his primary offices at Defendant EIC
8 in Gardner, Massachusetts, as well as other offices at Defendant SABA UNIVERSITY
9 and Defendant MUA. Defendant FREDRICK holds a Ph.D. in psychology from the
10 University of Southern Mississippi.

11 32. On information and belief, Defendant HOUGH is the Associate Dean of Clinical
12 Medicine for Defendant SABA UNIVERSITY. Defendant HOUGH maintains offices at
13 Defendants EIC in Gardner, Massachusetts, and at SABA UNIVERSITY in the
14 Netherland-Antilles. Defendant HOUGH holds an M.D. degree in psychiatry from Ross
15 University on the island nation of Dominica in the Caribbean, and is licensed in the states
16 of Florida, Georgia, Wisconsin, South Carolina, Massachusetts, and Kansas.

17 33. On information and belief, Defendants FREDRICK and HOUGH are a married
18 couple, and together are the sole owners of Defendants EIC, INC., EIC, LLC, SABA
19 UNIVERSITY, and MUA. Defendants HOUGH and FREDRICK primarily reside in
20 Englewood, Sarasota County, Florida. Defendants HOUGH and FREDRICK maintain a
21 secondary residence at 74 Edgell Street, Gardner, Massachusetts.

22 34. On information and belief, Defendant HOUGH is registered to do business under
23 the fictitious business name of "SABA UNIVERSITY SCHOOL OF MEDICINE" in the
24 State of Florida. A true and correct copy of the file-stamped Application for Registration
25 Fictitious Name statement for Defendant HOUGH is attached hereto as Exhibit C.

26 **"AAIMG.COM"**

27 35. In or about the year 2002, ST. MATTHEW's became aware of the publication of
28 false and defamatory statements regarding ST. MATTHEW's on a website operating

1 under the domain name "aaimg.com." A true and complete copy of the content of this
2 website as of April 21, 2005 is attached hereto as Exhibit D.

3 36. This twelve-page website is apparently the only operational function of Defendant
4 AAIMG, which therein claims itself to be a non-profit organization founded in 1992, with
5 the stated purpose "to promote acceptance of United States citizen [sic] international
6 medical graduates into mainstream American medical practice." (See Exhibit D, p. 2.)

7 37. The false and defamatory statements made on the aaimg.com website about
8 Plaintiff were made in the context of the published results of a purported on-site review by
9 AAIMG of Plaintiff ST. MATTHEW's campus; AAIMG claims that a site-review of ST.
10 MATTHEW's revealed "significant deficiencies," and cites numerous areas in which ST.
11 MATTHEW's programs and facilities were below an acceptable standard. (See Exhibit D,
12 pp. 15-16.) Numerous other medical schools are similarly disparaged.

13 38. Defendants SABA UNIVERSITY, MUA, and Ross University (the alma mater of
14 Defendant HOUGH) all appear on AAIMG's list of Caribbean schools "meeting or
15 exceeding AAIMG evaluation criteria." (See Exhibit D, pp. 11-13.)

16 39. ST. MATTHEW's categorically and insistently denies the allegations made on
17 AAIMG's website, and refutes that any on-site review or inspection as claimed by AAIMG
18 was ever conducted. The false statements are itemized and individually rebutted below.

19 40. According to its posted "hit counter" information, the "aaimg.com" website has
20 attracted tens of thousands of Internet visitors, and as of several months ago ranked high
21 in multiple search engines, including achieving a Google "PageRank" of five throughout
22 most of its site.⁴

23 41. Many educational institutions and organizations unwittingly link to AAIMG,
24 including, among others, the National Association of Advisors for the Health Professions
25

26 ⁴ PageRank is a ranking label attached to web pages by the search engine Google.
27 Google analyzes links to a particular page, and the quality of the websites linking to such
28 page, to determine "PageRank." PageRank is combined with Google's text-matching
techniques in creating overall ranking within the search engine related to particular key
words. See <http://www.google.com/technology/>.

(NAAHP), Cornell, Harvard, CalPoly, SUNY Stony Brook, and Seton Hall University.⁵

Over the past few years, AAIMG, despite its fraudulent operations as detailed below, has become an information resource for those who are not able to take the time to verify the legitimacy of this organization.

42. Of primary significance is the linking to "aaimg.com" by the NAAHP. This organization is extremely influential as a provider of professional and academic information and resources for the medical field, and a primary source of information for anyone seeking information on medical institutions and specifically for qualified candidates seeking a medical education. The NAAHP links to the AAIMG website that contain the false and defamatory statements about ST. MATTHEW's hugely impact ST. MATTHEW's reputation in the medical and academic community at large.

43. On its website, AAIMG gives its address as 1802 N Carson St. #212, Carson City, Nevada, 89701; no telephone numbers are provided. (See Exhibit D, p. 43.)

44. The only persons identified on the website are Defendant "Thomas Moore, M.D.," as AAIMG's President, and Defendant "Sarah B. Weinstein" as its "M.D. Executive Secretary." (See Exhibit D, pp. 42 and 43).

45. The only contact information listed on the AAIMG site are three "anonymous" email addresses: "presaaimg@hotmail.com" for Defendant MOORE, and "execsecaaimg@hotmail.com" for Defendant WEINSTEIN, stated on the website; and, though not shown on the site directly, the page "properties" (or metadata) lists the website contact email of "aaimg@yahoo.com."⁶ (See Exhibit D, p. 43.)

46. On March 17, 2004, ST. MATTHEW's, through its attorney, contacted Defendant AAIMG (addressed to Defendant THOMAS MOORE) via certified mail at the address given on AAIMG's website, stating ST. MATTHEW's position and demanded that the

⁵ See the attached Exhibit E for sites that contain links to AAIMG.COM as of June, 2005, which does not include sites linked to AAIMG.COM prior to that date and since AAIMG's inception in 1999.

⁶ Hotmail addresses happen to be free email address requiring no identifying information from the account holder to set up or use.

1 statements be retracted. A true and correct copy of this demand letter is attached hereto
2 as Exhibit F, and incorporated herein by reference.

3 47. ST. MATTHEW's received absolutely no response to its demands. ST.
4 MATTHEW's thereupon began an investigation into AAIMG and its claims, in an attempt
5 to discover the ways and means such false statements were being made and for what
6 purpose.

7 **DEFENDANT AAIMG's FRADULENT EXISTENCE**

8 48. Preliminary investigations showed that the ASSOCIATION OF AMERICAN
9 INTERNATIONAL MEDICAL GRADUATES, INC. ("AAIMG") is a *for profit* Nevada
10 domestic corporation, incorporated in 1999. A true and correct copy of the Articles of
11 Incorporation and related documents for AAIMG are attached hereto as Exhibit G.

12 49. The address given on the "aaimg.com" website is that of AAIMG's incorporator,
13 VAL-U-CORP Services, Inc. ("VAL-U-CORP"), an internet/mail-order incorporation and
14 mail forwarding service, and AAIMG, INC.'s registered agent for service of process. (See
15 Exhibit D, p. 43.)

16 50. Defendant AAIMG's corporate documents identify the following officers and
17 directors:

- 18 a. Defendant THOMAS MOORE, M.D., President;
- 19 b. Defendant SARAH B. WEINSTEIN, Secretary;
- 20 c. Defendant RACHAEL E. SILVER, Treasurer; and
- 21 d. Defendant DIEDRE MOORE, Director.

22 51. Only one address is ever given for each of these individuals – that of VAL-U-
23 CORP, at "1802 N Carson St. #212, Carson City, Nevada, 89701." (See Exhibit D, p. 43.)

24 52. ST. MATTHEW's investigations have shown that there is no Thomas Moore, M.D.,
25 licensed or living in the state of Nevada; that no Thomas Moore, M.D., owns or has
26 owned property in Nevada; and that there is no credit record for any Thomas Moore,
27 M.D., now or at any time in Nevada.

53. There are only 28 Thomas Moore, M.D.'s listed with the American Medical Association, which indexes ALL licensed medical doctors in the United States. None of them is a graduate of an international medical school. Of those 28, nine have photos available on the internet, and none match the purported photograph of "Thomas Moore, M.D." on the AAIMG website. (See Exhibit D, p. 42.) Of the 19 remaining, none have any stated affiliation with AAIMG.

54. Plaintiff ST. MATTHEW's national search has revealed that there is no SARAH B. WEINSTEIN living in the state of Nevada; that no SARAH B. WEINSTEIN owns or has owned property in Nevada; and that there is no credit record for any SARAH B. WEINSTEIN, now or at any time, in Nevada.

55. The signature of "Rachael E. Silver" is provided "under penalty of perjury" multiple times on AAIMG's corporate documents filed with the State of Nevada. (See Exhibit G.) ST. MATTHEW's investigations have shown that there is no RACHAEL SILVER living in the state of Nevada; that no RACHAEL SILVER owns or has owned property in Nevada; and that there is no credit record for any RACHAEL SILVER, now or at any time, in Nevada.

56. AAIMG has no stated capital and no value per share, despite purported operations that would require hundreds of thousands of dollars in expenditures. (See Exhibit G.) Even though AAIMG has no apparent source of income or funding, no identified shareholders, no stated profits or capital, and no identified staff or agents other than Defendants MOORE and WEINSTEIN, AAIMG claims to have conducted in-depth, on-site investigations of over 25 medical schools all over the world, originally and primarily focusing on the Caribbean region. (See Exhibit D, pp. 4-5.) ST. MATTHEW's experience with U.S. states' accreditation procedures has shown that site investigations of the kind purported by AAIMG are conducted at a cost of over \$50,000.00 per site visit.

DEFENDANT AAIMG's FRADULENT ADMINISTRATION

57. All operations and administration of AAIMG are conducted toward the objective of shielding the identities of those responsible, and are designed to every extent possible to

1 preclude the discovery of any further information regarding those individuals.

2 58. AAIMG's corporate fees and services were routinely paid by anonymous money
3 orders, or forwarded by third-parties – save for one, a VISA card transaction in payment
4 to VAL-U-CORP, signed for by “Thomas Moore.” The billing address provided for the
5 account is a bank in the Caribbean – in Nassau, Bahamas, where strict secrecy laws
6 block the identification of the true account holder. AAIMG's records show a history of
7 using numerous mail-forwarding services, chained one to the other, and changing
8 frequently, minimizing the chance of records of their sources surviving any length of time.

9 59. The Defendant email accounts aaimg@yahoo.com, presaaimg@hotmail.com and
10 execsecaaimg@hotmail.com serve as the only working contact points for Defendant
11 AAIMG – and all of them anonymous, free-host accounts requiring no verifiable contact or
12 identification information from subscribers, which can be accessed via any computer with
13 an Internet connection and an HTML browser program.⁷

14 60. ST. MATTHEW's investigations have shown that the above email addresses, in
15 fact, have been regularly accessed from, amongst others, anonymous Internet access
16 points⁸, such as Internet cafés, airports, hotels and trade show locations, as well as the
17 wireless internet access points of other persons and entities. This practice of randomized
18 and anonymous Internet access creates the most difficult scenario for tracking and
19 identifying individuals perpetrating fraud, which is extremely unusual and suspicious
20 behavior for a supposedly legitimate and altruistic “institution” such as AAIMG claims to
21 be.

22 61. The domain “aaimg.com” is registered to “AAIMG, 1802 N. Carson Street, Carson
23 City, Nevada 89701” – Defendants again using VAL-U-CORP's mail-forwarding address.
24 This mail service forwards to yet another mail forward service – presently, in Nassau,

25 ⁷ Yahoo! and Hotmail email servers are located in California.

26 ⁸ Users at Internet access points at any point in time are identified by Internet Protocol (or
27 IP) addresses, comprised of a dotted decimal notation (for e.g.: “192.168.1.1”) that
28 uniquely identify an individual connection to the Internet from any physical access point.
In order to view a web page, like the Hotmail.com email web page, a user must access
the Internet from a specific IP address.

1 Bahamas, where, as with the "Thomas Moore" VISA card account, further identifying
2 discovery is prohibited by local law.⁹

3 62. The "aaimg.com" domain and website are identified as being administered out of
4 an apartment in St. Petersburg, Russia, using a Hotmail address as the only contact. A
5 true and correct copy of the registration information is attached hereto as Exhibit H.

6 63. From Plaintiff's investigation, it became abundantly clear that the AAIMG operation
7 was a fraud, patterns of conduct began to emerge, enabling ST. MATTHEW's
8 investigators to hone in on the true culprits despite extreme attempts to hide their true
9 identities. Of primary significance was that the same IP addresses were regularly used to
10 access all of the known AAIMG email accounts, indicating that primarily one individual
11 was controlling and operating them all.

12 64. Extensive investigation to follow up on these emerging patterns took tremendous
13 and constant effort, but proved extremely fruitful: despite the above-described attempts to
14 hide their fraudulent and criminal conduct behind their fabricated identities, AAIMG's
15 pervasive fraud was ultimately traced to its true source.

16 **AAIMG's TRUE IDENTITY:**

17 **DEFENDANTS SABA UNIVERSITY, MUA, HOUGH, AND FREDRICK**

18 65. ST. MATTHEW's extensive independent investigations have revealed, and ST.
19 MATTHEW's so alleges on information and belief, that Defendant AAIMG and its alleged
20 officers and directors (THOMAS MOORE, SARAH WEINSTEIN, RACHAEL SILVER, and
21 DIEDRE MOORE) are fictitious identities fabricated and used by Defendants HOUGH,
22 FREDRICK, and DESAI, acting in their own interests and as agents of and on behalf of
23 Defendants SABA UNIVERSITY, MUA, and EIC, to commit a host of fraudulent and
24 unlawful acts.

25 66. Using these false identities, including false names, addresses, and contact
26 information, Defendants HOUGH, FREDRICK, and DESAI, as principals, and as agents

27
28 ⁹ Several different mail forwarding services have been used throughout AAIMG's history,
always double-nested, and changing frequently.

1 and on behalf of Defendants SABA UNIVERSITY, MUA, EIC, INC, and EIC, LLC,
2 committed or conspired to commit the following acts pursuant to effectuating their
3 intended fraud and with the intent to avoid detection and liability:

- 4 a. Incorporated or directed to be incorporated Defendant AAIMG with the State
5 of Nevada, providing false information, submitting false signatures of the
6 fictitious names pursuant to and in maintenance thereof, despite signing
7 "under penalty of perjury."
- 8 b. Created, registered, and used multiple mail forwarding accounts both in the
9 United States and overseas, providing false information, and intentionally
10 operating such accounts so as to minimize chances of identification.
- 11 c. Registered and maintained or directed and paid third parties to register and
12 maintain internet domain names, including "aaimg.com," using false
13 information with the specific intent to defraud and avoid liability in
14 connection with the use thereof.
- 15 d. Created, maintained and operated internet email accounts, including
16 "aaimg@yahoo.com," "presaaimg@hotmail.com,"
17 "execsecaaimg@hotmail.com," and "crocdoc2004@netzero.net," providing
18 false information, to be used in connection with the "aaimg.com" website,
19 and to conduct other fraudulent business.
- 20 e. Contracted and paid for website design, hosting and maintenance services,
21 using false information.
- 22 f. Made purchases and paid for services using credit card accounts using
23 fictitious identities and providing false signatures regarding those identities,
24 such accounts drawn on foreign banks with maximum secrecy laws.
- 25 g. Printed and corresponded on letterhead utilizing the false identities and
26 false contact information, and mail forwarding addresses as return
27 addresses.
28

1 h. Initiated and effectuated transfers and “private” registration of internet
2 domain names, intended to evade detection, liability, and the jurisdiction of
3 this Court.

4 67. These identities were created and adopted by the Defendants to shield them from
5 legal and professional liability, while conducting their fraudulent activities for their
6 institutions’ and their own financial and professional gain.

7 **DEFENDANTS’ SCHEME OF FRAUD**

8 68. Plaintiff’s investigations revealed that, using the above false identities and the
9 resources acquired with them, Defendants HOUGH, FREDRICK, and DESAI, acting in
10 their own interests and as agents of and on behalf of Defendants SABA UNIVERSITY,
11 MUA, and EIC, perpetrated an elaborate scheme of fraud, defamation, and other unlawful
12 and tortious acts, and/or conspired to do so, with the malicious and specific intent to harm
13 Plaintiff and other competing medical schools, and to further Defendants in their
14 business.

15 69. On information and belief, these fraudulent and unlawful acts included (but are not
16 limited to) the following:

17 a. Defendants created and launched (or caused third parties to create and
18 launch) the website under the domain name “aaimg.com” in the substantial
19 form of the Exhibit D hereto (as well as other iterations), in which
20 Defendants falsely stated that Plaintiff ST. MATTHEW’s was deficient
21 regarding its business and operations as detailed within, and falsely
22 attributed positive characteristics to Defendants SABA UNIVERSITY and
23 MUA.

24 b. Defendants conducted postal mailing campaigns under the false identities,
25 directed towards hospital administrators, advanced education advisers,
26 student loan program coordinators and administrators, accrediting bodies
27 and agencies, and other organizations affecting and having power over
28 operating and administrative aspects of Plaintiff ST. MATTHEW’s and other

1 medical schools, with the intent to disrupt ST. MATTHEW's in its business
2 and operations, to harm ST. MATTHEW's reputation in the academic
3 community, and also to benefit Defendants SABA UNIVERSITY and MUA.
4 An example of such a mailing is attached hereto as Exhibit I, and shows
5 that, amongst others, letters were sent under the "AAIMG" identities to
6 "Loan Officers" and hospital administrators in efforts by Defendants to
7 disseminate their fraudulent and defamatory statements.

8 c. Defendants actively campaigned against ST. MATTHEW's in accreditation
9 proceedings using the false identities, with the purpose and effect of
10 interfering with and disrupting those proceedings, and actively campaigned
11 under the false identities to wrongfully benefit Defendants SABA
12 UNIVERSITY and MUA in various accreditation proceedings.

13 d. Committed various instances of perjury, including the signing of false names
14 under oath on documents submitted to the State of Nevada and others, and
15 giving false testimony under oath in a proceeding before a Court of the
16 Commonwealth of Massachusetts, where Defendant FREDRICK, in his own
17 interests and acting as agent for EIC, INC., and therefore SABA
18 UNIVERSITY and MUA, swore under oath that neither he nor his wife,
19 Defendant HOUGH, knew of or were in anyway involved with, Defendant
20 AAIMG or any of its officers or directors.

21 e. Defendants fraudulently incorporated, or conspired to fraudulently
22 incorporate, a business under the laws of the State of Nevada, or to have a
23 third party so incorporate, knowingly and intentionally providing false
24 information and falsely affirming related information under oath.

25 f. Defendants created and adopted, or conspired to create and adopt, falsified
26 or stolen identities and related contact, residency, and vital statistics, and
27 represented such information to the public as being their own.

28 g. Defendants transacted credit purchases using false information and false

1 contact information, with the knowing intent to defraud and for the purpose
 2 of avoiding discovery or disclosure of their true identities, so as to shield
 3 themselves from liability for their fraudulent, unlawful, and criminal conduct.

4 h. Defendants instigated and encouraged third parties to defame and
 5 otherwise injure Plaintiff ST. MATTHEW's in its business and reputation by
 6 inciting them to accept, disseminate, and serve as active proponents of
 7 Defendants' false and defamatory statements regarding Plaintiff ST.
 8 MATTHEW's, including those false statements contained on the
 9 "aaimg.com" website, and others.

10 i. Defendants, using false identities, have posted, or conspired to post, or
 11 incited third parties to post, inflammatory, fraudulent, and defamatory
 12 remarks on various Internet discussion groups (a.k.a. "chat rooms" or
 13 "boards") regarding Plaintiff ST. MATTHEW's and other competing medical
 14 schools, with the purpose and goal of injuring Plaintiff and benefiting
 15 Defendants, while avoiding detection, discovery, and therefore liability for
 16 their acts and statements.

17 **DEFENDANTS' POST-FILING ATTEMPTS TO OBSTRUCT JUSTICE**

18 70. In addition to the above misconduct, since the initial filing of this action, and since
 19 receiving notice of Plaintiff's discovery efforts in the present case, Defendants HOUGH,
 20 FREDRICK, and DESAI, in their own interests and as agents of and on behalf of
 21 Defendants SABA UNIVERSITY, MUA, and EIC ("Defendants"), committed the following
 22 unlawful and unethical acts in efforts to destroy evidence, evade service, and otherwise
 23 obstruct justice, and serving to incriminate them and prove Plaintiff's allegations in the
 24 present case:

25 71. Defendants contacted counsel for Plaintiff by email using the AAIMG email
 26 accounts "presaaimg@hotmail.com," "execsecaaimg@hotmail.com," and
 27 "aaimg@yahoo.com," claiming to be Sarah Weinstein, Rachael Silver, and Diedre Moore
 28 (respectively), claiming the following:

- a. That "Dr. Thomas Moore" has died recently;
- b. That they were transferring assets of AAIMG out of the United States and outside of the jurisdiction of this Court;
- c. That the acts of Defendant AAIMG would, and Defendants intended that they should, be carried on by persons not a party to this action;
- d. That pursuit of the present case against them was therefore futile.

(See attached Exhibit A.)

72. Defendants have attempted to transfer ownership of the domain name "aaimg.com" to another party, with the stated intent to continue the fraudulent operations of AAIMG.

DEFENDANTS' FALSE STATEMENTS

73. The above-alleged fraudulent conduct served as the groundwork and foundation for Defendants' fraudulent and defamatory statements contained in the "aaimg.com" website, identified *supra*. In that website, Defendants used their fabricated identities to attack and discredit ST. MATTHEW's and many other reputable institutions, in a vicious, deceitful, and despicable campaign of disparagement, disguised as a "vital consumer advocacy mission."

74. In its website, AAIMG claims to have conducted in-depth, on-site investigations of over 25 medical schools all over the world, originally and primarily focusing on the Caribbean region. (See Exhibit D, p. 4.) ST. MATTHEW's experience with U.S. states' accreditation procedures has shown that site investigations of the kind purported by AAIMG are conducted at a cost of over \$50,000.00 per site visit.

75. AAIMG, in its own words, claims that these "investigations" include, among many other criteria, full inspections of laboratory, teaching, research and residential sites, and the conducting of student and faculty interviews. (See Exhibit D, pp.4-5.) AAIMG makes the unbelievable and far-fetching assertion that such inspections, which by their nature require inside access to institutions, are conducted by "AAIMG members posing as prospective applicants or as an applicant-parent team." (See Exhibit D, p. 4.) AAIMG

1 has stated that it has conducted such a thorough investigation of ST. MATTHEW's,
 2 implausibly, without the knowledge of the ST. MATTHEW's or its faculty, either at the time
 3 or afterwards. (See Exhibit D, pp. 15-16.) As stated above, AAIMG's website contains
 4 numerous and repeated false and defamatory statements regarding ST. MATTHEW's, all
 5 of which ST. MATTHEW's vehemently refutes, as detailed below.

6 76. Apart from the facially false statements itemized and rebutted below, AAIMG's
 7 evaluation "results" contain an additional layer of deception and misrepresentation. Each
 8 of AAIMG's items of evaluation criteria actually contain several individual criteria – some
 9 relatively insignificant matters, others significant – but lumped together as one item under
 10 the reported results. AAIMG does not clarify which of the several criteria justify the
 11 "deficient" mark for that category. This deceptive practice allows AAIMG to give the
 12 perception that a school has been cited as deficient in important – and eye catching –
 13 categories, while attempting to maintain deniability by the inclusion of the "filler" criteria. It
 14 is unreasonable to expect that many students and evaluators perusing the AAIMG
 15 website would expend the effort to refer back the pages-long, and separately listed,
 16 criteria index. Even if they did, there would be no way for them to know to which item the
 17 "deficient" comment was directed.

18 77. AAIMG cites ST. MATTHEW's as "deficient" in regards to the following "evaluation
 19 criteria" identified on AAIMG's website (See Exhibit D, pp. 6-10).; ST. MATTHEW's
 20 refutes and rebuts these allegations as follows:

21 78. Under AAIMG's criteria labeled "Section I, Admission/Recruiting Practices," AAIMG
 22 cites the following categories as "deficient":

23 ***b. Admission criteria for selecting students are clearly defined in the catalog.***
 24 ***The MCAT or a comparable exam should be required. School does not deviate***
 25 ***from stated requirements.***

26 REBUTTAL: ST. MATTHEW's admission criteria are clearly defined in the
 27 catalog, and there are no deviations. While ST. MATTHEW's does not at this point
 28 require applicants to submit MCAT scores, all but one of the Caribbean medical

1 schools follow ST. MATTHEW'S practice of not requiring such scores, including
2 schools listed as "meeting or exceeding" AAIMG's criteria.

3 ***c. Pre-Medical Requirements consisting of essential liberal arts and science***
4 ***courses are listed in the school catalog. No student is admitted with fewer than***
5 ***90 semester hours of undergraduate education or equivalent credits from***
6 ***foreign countries.***

7 REBUTTAL: ST. MATTHEW's has pre-medical requirements clearly listed in its
8 catalog, and no student is admitted with fewer than 90 semester hours of
9 undergraduate education.

10 ***d. The application fee is a nominal amount. Students should not be required to***
11 ***pay additional monies to receive scholarship information, loan applications, or***
12 ***other types of consideration, or be required to pay a substantial fee to reserve a***
13 ***seat.***

14 REBUTTAL: ST. MATTHEW's application fee is only \$75, comparable to all
15 other medical schools. No other fees or monies are required to receive scholarship
16 information, loan applications, or other types of consideration. ST. MATTHEW's \$500
17 seat deposit is reasonable and in line with other schools, and is nothing more than
18 \$500 of students' first semester tuition -- it is not an additional charge.

19 ***f. The medical school does not grant advanced placement to physician***
20 ***assistants, chiropractors, podiatrists, nurse practitioners, or other applicants***
21 ***with allied health backgrounds.***

22 REBUTTAL: ST. MATTHEW's has never and will never grant advanced
23 placement to any of these fields.

24 ***h. Entering classes are of a size compatible with facility size and size of the***
25 ***faculty. There is sufficient classroom space and housing for all incoming***
26 ***students.***

27 REBUTTAL: ST. MATTHEW's class sizes are smaller than the three others of
28 the most respected and largest offshore medical schools, with an excellent

1 teacher/student ratio. ST. MATTHEW's has totally adequate classroom space, with a
 2 teaching facility of over 21,000 square feet, and a university-owned residence hall that
 3 accommodates all of ST. MATTHEW's incoming students and some of its continuing
 4 students. This allows our incoming students to have time to adjust to the community
 5 and search out long-term housing options. To note, at least one of the "schools
 6 meeting or exceeding the AAIMG criteria" has no housing for students at all, but was
 7 not noted as "deficient" in this regard.

8 79. Under AAIMG's criteria labeled "Section II. Basic Science Curriculum," AAIMG
 9 cites the following categories as "deficient":

10 ***c. Elective courses, including research opportunities, are available to all***
 11 ***students.***

12 REBUTTAL: ST. MATTHEW's offers many choices of electives for the clinical
 13 sciences. Research opportunities are available to all students.

14 ***e. Students must be physically present at the basic science campus for the***
 15 ***entire term with the exception of semester breaks or school vacations.***

16 REBUTTAL: ST. MATTHEW's students are required to be physically present at
 17 the basic science campus for the entire term. In fact, ST. MATTHEW's is one of the
 18 only Caribbean schools to have and uphold an 80% attendance requirement of its
 19 students.

20 ***k. The basic science curriculum provides supervised pre-clerkship training with***
 21 ***adequate patient and hospital exposure before students enter third year***
 22 ***clerkships.***

23 REBUTTAL: ST. MATTHEW's has patient-doctor classes beginning in the first
 24 semester and continuing through the fifth semester. In the fifth semester, students
 25 spend time in hospital and clinical settings for pre-clerkship exposure and training.
 26 Over 20% of the courses in the first five semesters are preclinical courses.

27 ***l. Students leaving the basic science division are required to demonstrate***
 28 ***proficiency in a standard set of core clinical skills before admission to***

clerkships. Evaluators of the skill base should be qualified physicians.

REBUTTAL: ST. MATTHEW's students take written exams in the clinical skills and are evaluated in the classroom/lab/hospital settings by a faculty of qualified physicians. All ST. MATTHEW's students must demonstrate their proficiency in these areas by passing the National Board of Medical Examiners Shelf Exam prior to engaging in the third and fourth year clinical rotations—the same exam used by U.S. medical schools. All ST. MATTHEW's students must demonstrate their proficiency in each core area by passing the National Board of Medical Examiners Shelf Exam in that core rotation -- the same exam used by U.S. medical schools.

80. Under AAIMG's criteria labeled "Section III. Basic Science Campus," AAIMG cites the following categories as "deficient":

a. The medical school campus is physically located in the country that authorized its listing by the World Health Organization.

REBUTTAL: ST. MATTHEW's campus is located and chartered in the Cayman Islands, which has authorized ST. MATTHEW's listing by the World Health Organization.

b. A permanent, independent campus is present with sufficient classrooms, labs, and equipment to meet the needs of the student body.

REBUTTAL: ST. MATTHEW's holds a long-term lease on a large, independent, and free-standing state-of-the-art building as its teaching facility for the basic science campus. ST. MATTHEW's owns two modern well-appointed residence halls and has recently purchased an additional five acres on which to build its own permanent campus.

c. Minimum lab requirements should include a gross anatomy lab with cadaver dissection, a microbiology lab, and a separate microscope lab for pathology and histology. Gross pathological specimens should be available. A physiology lab experience is highly desirable.

REBUTTAL: ST. MATTHEW's has a microbiology lab and a separate lab for

1 pathology, physiology, and histology. Gross pathological specimens are available.

2 ST. MATTHEW's has a gross anatomy lab. Rather than conducting cadaver
3 dissections, ST. MATTHEW's, like many U.S. medical schools, provides plastinated
4 cadavers in the anatomy class. The use of the plastinated cadavers has been hailed
5 as the future of anatomy courses.

6 ***d. There is a separate medical library area with a book and periodical collection***
7 ***that meets the minimum standards of a small medical school. Online resources***
8 ***such as Medline are available to students and faculty free of charge.***

9 REBUTTAL: ST. MATTHEW's has over 4,000 volumes in its medical library,
10 built around a core Brandon's Small Medical Library. ST. MATTHEW's also has
11 Medline and numerous other resources available online 24 hours a day for students
12 from Basic Sciences through Clinical Sciences. It has 59 hard-copy journals and over
13 three hundred journals available online. Additionally, all students have wireless laptop
14 computers and have access to hundreds of reference books with search capabilities
15 as well as medical journals twenty four hours a day, seven days a week whether in
16 Grand Cayman, the Maine extension campus, or anywhere in the U.S., Canada, or
17 the U.K.

18 ***e. There are facilities for quiet study time or research available to students.***

19 REBUTTAL: There is available space for 100 students to study in the library at
20 once. There is also a student lounge and study center, as well as open classrooms
21 equipped for small group study. Students have access to all library materials as well
22 as professor syllabi through their wireless laptops in each of these facilities.

23 ***f. There is a designated academic dean to supervise the integrity of the basic***
24 ***science program.***

25 REBUTTAL: ST. MATTHEW's has a full time Chief Academic Officer, a full-
26 time Dean of Basic Sciences and a Board of Trustees to supervise the integrity of the
27 basic science program.

28 ***i. Grading policies are consistent among all courses and reviewed regularly by***

1 ***the dean or appropriate committees.***

2 REBUTTAL: ST. MATTHEW's grading policies are consistent among all
3 courses, and at the end of each semester all grades are reviewed by the promotions
4 committee prior to final assignment.

5 81. Under AAIMG's criteria labeled "Section IV. Student Concerns," AAIMG cites the
6 following categories as "deficient":

7 ***b. Sufficient, affordable, housing is available to accommodate the student***
8 ***and/or family members.***

9 REBUTTAL: Housing is available for all new incoming students as well as
10 some ongoing students in the university-owned residence halls for the first semester.
11 Within the local community, there are many excellent choices for apartments and
12 homes most certainly sufficient to meet the housing needs for all students in Grand
13 Cayman.

14 ***c. Dormitory accommodations at a reasonable rate are available for students***
15 ***requesting this type of accommodation.***

16 REBUTTAL: As stated above, residence hall accommodations (dormitories) are
17 available, and are below the cost of rooms found in the private sector of the island.
18 The price includes all utilities, high speed internet access, swimming pool, and has
19 many forms of food service less than a block away. Each room contains a mini-
20 kitchen with a microwave and a small refrigerator. Students have the opportunity to
21 reduce costs by requesting a room mate.

22 ***f. A student health clinic and/or local health care resources are readily***
23 ***available for routine health care needs.***

24 REBUTTAL: There are excellent, state-of-the-art health care resources readily
25 available for health care services well beyond the routine. Cayman boasts two
26 beautiful state-of-the-art hospitals and numerous highly-qualified practicing
27 physicians, most trained in the U.S. or Canada.

28 ***g. Emergency medical evacuation services/insurance are offered to students at***

1 ***a reasonable rate.***

2 REBUTTAL: Health insurance and medical evacuation insurance are not only
3 offered but required, and offered to students at reasonable rates through Student
4 Resources, a company that provides student health insurance to thousands of
5 students in the U.S. and other international schools. This health insurance program
6 also provides for medical evacuation. The cost is under \$89 per month for all
7 students.

8 ***m. Academic and psychological counseling are available free of charge from***
9 ***qualified staff or faculty members.***

10 REBUTTAL: Academic and psychological counseling are available free of
11 charge from qualified faculty members. Either or both may be required when a
12 student develops academic or personal problems. ST. MATTHEW's has a Dean of
13 Student Affairs who has a Ph.D. in psychology, as well as professionally trained
14 support staff.

15 ***n. The student attrition rate for all reasons remains low throughout the***
16 ***curriculum.***

17 REBUTTAL: Student attrition rate for all reasons remains approximately 10
18 percent throughout the curriculum, comparable or superior to other schools.

19 82. Under AAIMG's criteria labeled "Section V. Clinical Training Program," AAIMG
20 cites the following categories as "deficient":

21 ***b. There is a designated academic official to supervise the integrity of the***
22 ***clinical training program.***

23 REBUTTAL: ST. MATTHEW's employs a Chief Academic Officer (M.D.) and a
24 Clinical Dean (M.D.) who are experienced teachers with board certification in their
25 respective fields, with the Dean having prior experience as a director of residency
26 training. ST. MATTHEW's also has six Clinical Chiefs, who possess the M.D. and
27 who hold a board certification in their specialty, all of whom supervise the integrity of
28 the clinical training program.

d. Evaluation criteria and performance expectations are shared with students and preceptors prior to the clerkship rotation.

REBUTTAL: A Clinical Handbook is provided to each student at Clinical Orientation during his/her fifth semester. A complete Clinical Orientation Packet is provided and the Orientations include the Clinical Dean, Director of Clinical Development, Director of Clinical Services, Clinical Coordinators and Clinical Administrative Assistants. During this Orientation all staff members discuss various aspects and requirements of the Clinical Sciences program. A question and answer period is always included in the Orientation.

e. Hospital affiliations are listed in the school catalog. Students are not expected to find their own clerkships.

REBUTTAL: ST. MATTHEW's hospital affiliations are listed on the school website at www.stmatthews.edu. Students are *not expected* to find their own clerkships, and in fact they are *not permitted* to do so. ST. MATTHEW's has a Director of Clinical Services who supervises and manages all clerkship placements.

f. There is demonstrated continuity between the basic science campus and the clinical medicine program.

REBUTTAL: ST. MATTHEW's has a Chief Academic Officer ("CAO"), who is responsible for maintaining continuity between the Basic Sciences and Clinical Sciences. This is achieved through frequent meetings between the CAO, Dean of Basic Sciences, Basic Science Faculty and the Dean of Clinical Sciences, Clinical Chiefs, and Preceptors. More formalized meetings occur regularly to ensure continuity as well.

h. There are sufficient clerkship and staff members to process and track all students during third and fourth year rotations.

REBUTTAL: ST. MATTHEW's presently has approximately 350 students in clinical rotations. ST. MATTHEW's has a Clinical Dean (an M.D.), Director of Clinical Development (an M.S.), Director of Clinical Services (a B.A.), five Clinical Chiefs

(M.D.s), two Clinical Coordinators (B.A.s), and three Clinical Administrative Assistants to process and track all students during third and fourth year rotations. ST.

MATTHEW's has had no problems in keeping track of students, exams, or daily logs.

j. There are a sufficient number of hospitals and preceptors in hospitals with a structured teaching program to meet student needs.

REBUTTAL: ST. MATTHEW's currently has – and has always had – a surplus of clerkship slots in teaching hospitals, and has never failed to meet student needs for clerkships.

l. Full-time qualified medical school administrative staff are available to monitor the student's progress on a regular basis.

REBUTTAL: See rebuttal to statement “h,” this section, *supra*.

m. Hospitals and preceptors are monitored on a regular basis by appointed staff.

REBUTTAL: See above rebuttals regarding supervisory staff; these staff members are charged with monitoring the hospitals and preceptors.

n. Student evaluations are done on a regular basis for each clerkship experience.

REBUTTAL: Student evaluation forms are now required to be completed after each clerkship experience, and therefore mandatory at this time.

83. Under AAIMG's criteria labeled “Section VI. Faculty,” AAIMG cites the following categories as “deficient”:

a. Names educational background and qualifications of faculty are reported in the school catalog and accurately represent actual on site, fulltime faculty.

REBUTTAL: The names, educational background and qualifications of ST. MATTHEW's faculty are currently reported in the school catalog and accurately represent actual on-site, fulltime faculty.

b. There is sufficient experienced, full-time, qualified faculty to teach each course in the curriculum.

1 REBUTTAL: ST. MATTHEW's has an excellent student teacher ratio,
 2 representing more than sufficient faculty. ST. MATTHEW's has 25 teachers in the
 3 Basic Sciences and 204 clinical preceptors, giving an overall 1:20 student/teacher
 4 ratio in Basic Sciences, and a 1:2 overall student/teacher ratio in the Clinical Sciences
 5 – far better than “sufficient.”

6 ***e. Faculty are not expected to cover more than 2 courses or teach out of their***
 7 ***areas of expertise.***

8 REBUTTAL: ST. MATTHEW's faculty members generally teach two or fewer
 9 courses, and only in their area of expertise.

10 ***h. Professional development opportunities are available to faculty locally.***

11 REBUTTAL: ST. MATTHEW's faculty is fortunate in that many professional
 12 development programs are brought to Grand Cayman due to its desirability as a
 13 tourist location, and many physicians attend conferences locally for continuing
 14 education. Occasionally, ST. MATTHEW's faculty members both teach and
 15 participate in these continuing education opportunities. Annually, the Harvard
 16 International Program provides a teacher skills laboratory to help the teachers stay on
 17 the cutting edge of the case-based teaching model. Also, the University provides up
 18 to \$2,500 to each faculty member to attend their annual discipline conference in the
 19 U.S. or U.K. Also, each faculty is encouraged to be active in research, and stipends
 20 are available.

21 ***i. There are provisions for funding for faculty to attend professional meetings.***

22 REBUTTAL: See rebuttal to statement “h,” this section, *supra*.

23 84. Under AAIMG's criteria labeled “Section VII. Financial,” AAIMG cites the following
 24 categories as “deficient”:

25 ***b. Students are provided with a realistic breakdown of cost of living expenses***
 26 ***prior to matriculation.***

27 REBUTTAL: Every student is provided with detailed cost guides and financial
 28 aid information specifically designed to educate them as to the costs of attending ST.

1 MATTHEW's.

2 ***e. A detailed description of all financial aid programs is listed in the school***
 3 ***catalog.***

4 REBUTTAL: A detailed description of all financial aid programs is listed in the
 5 school catalog along with information specifically as how to apply, the necessity of a
 6 credit worthy status, the three credit reporting agencies, as well as the
 7 recommendation to follow-up on loan status and ensure that students' credit is
 8 adequate.

9 ***f. Trained personnel are available to provide financial counseling.***

10 REBUTTAL: ST. MATTHEW's Director of Financial Aid, Gloria Miranda-Avila,
 11 M.B.A., has fifteen years of experience at educational institutions as either director or
 12 assistant director of financial aid over many student loan programs, including the
 13 federal Stafford loan program. Ms. Miranda-Avila is always available to provide
 14 financial counseling to students, and does so through general emails as well as
 15 weekly online chats with prospective and enrolled students. Ms. Miranda-Avila also
 16 has a trained administrative assistant, to remain available to students and help her
 17 with these duties.

18 ***i. Scholarships on the basis of merit or need are available to qualified parties.***

19 REBUTTAL: ST. MATTHEW's offers three academic scholarships annually with
 20 a total value of \$10,000 each. ST. MATTHEW's also offers one Caymanian
 21 scholarship annually to a worthy, qualified Caymanian. That scholarship is worth a
 22 total of \$45,000.

23 85. Under AAIMG's criteria labeled "Section VIII. Legal/Other," AAIMG cites the
 24 following category as "deficient":

25 ***c. Each school is evaluated for a history of failing to return tuition or deposits***
 26 ***in a timely manner.***

27 REBUTTAL: ST. MATTHEW's returns tuition or deposits absolutely according
 28 to its catalog requirements. It is clearly stated in ST. MATTHEW's catalog, and is

1 required of ST. MATTHEW's license issued by the Commission for Independent
 2 Education in the state of Florida, that all refunds will be made within 30 days of
 3 request. ST. MATTHEW's is not aware of a single case when a refund was later than
 4 the 30 days allowed.

5 86. AAIMG makes the additional, false statements regarding ST. MATTHEW's:

6 ***a. AAIMG states that ST. MATTHEW's is located in Ambergris Caye, Belize,***
 7 ***Central America.***

8 REBUTTAL: ST. MATTHEW's is based in Grand Cayman, Cayman Islands,
 9 British West Indies.

10 ***b. This school has experienced serious internal management problems with***
 11 ***both high faculty and administrative turnover.***

12 REBUTTAL: More than three years ago ST. MATTHEW's replaced its
 13 president, his wife, and an accountant; however, ST. MATTHEW's retained all of its
 14 U.S. management and a large number of its faculty and staff through the move.

15 ***c. Relocation of basic science campus last year to a rented office building in***
 16 ***the Cayman Islands provides only the most basic classroom facilities.***

17 REBUTTAL: This statement is completely inaccurate. ST. MATTHEW's has
 18 21,000 square feet of leased space, which is a three story building totally occupied by
 19 ST. MATTHEW'S, and renovated to meet its specific needs, including being
 20 completely wired for high-speed internet access. As stated above, ST. MATTHEWS
 21 has also purchased a second residence hall, which gives it housing for 255 students
 22 on five acres of land, on which it will be building its new permanent campus.

23 ***d. The labs and library remain inadequate; plastinated parts are used in***
 24 ***anatomy instead of cadavers.***

25 REBUTTAL: ST. MATTHEW's labs are fully-equipped and state-of-the-art. As
 26 stated above, ST. MATTHEW's, like almost half of U.S. medical schools, provides
 27 plastinated cadavers in its anatomy classes, which provide for more detailed
 28 anatomical study.

e. School is very decentralized and the Maine campus at a small remote college still lacks proper structure for a basic science instruction.

REBUTTAL: ST. MATTHEW's has its own private facilities in Maine, with excellent faculty and administrators, and a strong clinical skills program. AAIMG's implies that ST. MATTHEW's is located at St. Joseph's College campus, which is untrue.

f. Portion of instruction done in USA may create licensing problems, although this school is still too new for many test cases. Possible licensing issues are still not realistically addressed by the school.

REBUTTAL: All student credits are listed on the Grand Cayman transcript, including those completed on the Maine campus – thus this is not an issue in regards to licensing.

g. School takes significant amount of transfer students and failures from other medical schools.

REBUTTAL: ST. MATTHEW's accepts a small percentage of transfer students from other accredited medical schools, as do all of the Caribbean schools and most medical schools around the world.

h. Web site is misleading as to facility and actual onsite fulltime faculty.

REBUTTAL: As stated above, ST. MATTHEW's accurately lists and identifies all of its faculty members on its website, including accurate photographs and credentials. All of ST. MATTHEW's faculty members are full-time with a few exceptions of local practicing physicians who teach portions of the clinical skills program.

i. Clerkship program is loosely organized.

REBUTTAL: ST. MATTHEW's clerkship program is tightly organized. ST. MATTHEW's has a Clinical Dean, who in turn has five Clinical Chiefs (one for each specialty) under him. Clinical chiefs oversee the Preceptors (teaching physicians) in ST. MATTHEW's affiliated teaching hospitals. ST. MATTHEW's additionally has

Clinical Coordinators that assign students to rotations and monitor their placement and progress. ST. MATTHEW's gives the NBME Shelf Exams following each core rotation. Each student must complete a daily log, which is submitted to the Clinical Dean for review and grading. ST. MATTHEW's accrediting body, the Accreditation Commission on Colleges of Medicine, is recognized by the U.S. Department of Education's National Committee on Foreign Medical Education and Accreditation, and this body oversees ST. MATTHEW's clinical clerkship programs and has approved its program.

INJURY TO ST. MATTHEW'S

87. ST. MATTHEW's has been grievously and irreparably injured as a result of AAIMG's, and AAIMG's agents' and representatives', unlawful and unethical conduct, including, but not limited to:

- damage to worldwide reputation;
- loss of applicants and student enrollment – past, present and future;
- interference with accreditation proceedings;
- damage to relationships with affiliate teaching hospitals;
- damage to relationships and contracts with student loan providers;
- damage to accreditation and license standing; and
- denials of clinical and residency placements for ST. MATTHEW's hard-working medical students and graduates.

The forgoing injuries are of such a nature and to such a degree that ST. MATTHEW's has no adequate remedy at law.

88. Defendants' actions constitute despicable and egregious acts of oppression, fraud and/or malice, intended by the Defendants to cause injury to the Plaintiff, and carried on with a willful and conscious disregard for the rights or well-being of others, such acts made even more despicable as they were committed under the guise of altruism and protection of public interests. Such contemptible conduct on the part of the Defendants calls for the maximum amount of exemplary damages awardable.

FIRST CLAIM FOR RELIEF

Fraud / Intentional Misrepresentation

(As To All Defendants)

89. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1 through 89 of this Complaint.

90. The acts of Defendants as described above constitute fraud or intentional misrepresentation, in that:

91. Defendants have made, or knowingly conspired and agreed to be made, material misrepresentations and omissions as to the nature and quality of Plaintiff ST. MATTHEW's educational services, faculty, and facilities, and as to the nature, acts, affiliations, and identities of Defendant AAIMG and individual Defendants, as detailed above.

92. Said misrepresentations and omissions were made with the knowledge or belief that the representations were false or without a sufficient basis for making the representations at the time that such representations were made.

93. Defendants intended to induce third persons to act based upon these representations and omissions, to the detriment of Plaintiff.

94. Third persons have justifiably relied upon such misrepresentations and omissions by accepting the critical statements regarding Plaintiff as accurate and acting in accordance thereto, including (but not limited to) choosing not to enroll with Plaintiff school, or denying Plaintiff's graduates post-graduate placements, or denying certain accreditations or approvals, all to the extreme detriment and injury of Plaintiff.

95. As a direct and proximate result of Defendants' acts as alleged herein, Plaintiffs have suffered and will continue to suffer damage to their business, goodwill, reputation and profits in an amount to be determined at trial.

96. Defendants have engaged in conduct of an oppressive, fraudulent, and malicious nature, thereby entitling Plaintiffs to an award of punitive damages.

97. Plaintiff has no adequate remedy at law.

SECOND CLAIM FOR RELIEF

**Federal Unfair Competition Comprising False and Misleading Statements of Fact
Under Section 43(a) of the Lanham Act, 15 USC §1125(a)
(As To All Defendants)**

98. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1 through 98 of this Complaint.

99. Defendants' actions as described above have caused and are likely to cause confusion, or to cause mistake, or to deceive as to the affiliation, connection, or association of Defendants with another person or entity, or as to the origin, sponsorship, or approval of Defendants' goods, services, or commercial activities by another person, and thus constitute false designations of origin, passing off, and unfair competition in violation of Section 43(a) of the Lanham Act, 15 U.S.C. §1125(a)(1)(A).

100. As a direct and proximate result of the actions, conduct, and practices of Defendants alleged above, Plaintiff has been damaged and will continue to be damaged.

101. Plaintiff has no adequate remedy at law.

THIRD CLAIM FOR RELIEF

**Federal Unfair Competition Comprising False Statements of Characteristics or
Origin Under Section 43(a) of the Lanham Act, 15 USC §1125(a)
(As To All Defendants)**

102. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1 through 102 of this Complaint.

103. By engaging in the above-described activities, Defendants have made, or knowingly conspired and agreed to be made, false and misleading representations of fact in commercial promotions or advertising which misrepresent the nature, characteristics, qualities, or geographic origin of Defendants' and Plaintiff's goods, services, or commercial activities, all in violation of Section 43(a)(1)(B) of the Lanham Act, 15 U.S.C. §1125(a)(1)(B).

1 104. As a direct and proximate result of the actions, conduct, and practices of
2 Defendants alleged above, Plaintiff has been damaged and will continue to be damaged.

3 105. Plaintiff has no adequate remedy at law.

4 **FOURTH CLAIM FOR RELIEF**

5 **Defamation**

6 **(As to All Defendants)**

7 106. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1
8 through 106 of this Complaint.

9 107. Defendants' actions as described above constitute defamation, in that:

10 108. Defendants have made, or knowingly conspired and agreed to be made, false
11 statements regarding Plaintiff ST. MATTHEW's, identified and rebutted in detail in the
12 above paragraphs 74 through 87, incorporated herein by reference as though listed here;

13 109. Defendants' statements constitute defamation *per se*, in that they defame Plaintiff
14 in its trade;

15 110. Defendants have further made, or knowingly conspired and agreed to be made,
16 false statements regarding Defendants themselves, in relation to Plaintiff, falsely
17 asserting non-existent qualities or attributes in comparison or contrast to Plaintiff,
18 designed to falsely credit Defendants for qualities they did or do not possess;

19 111. Defendants knew or should have known that the statements published were false;

20 112. Defendants published these statements to various third parties without privilege;

21 113. As a proximate result of the foregoing acts, these Defendants have caused actual
22 harm and are liable to Plaintiffs for damages in an amount to be proven at trial.

23 114. Defendants have engaged in conduct of an oppressive, fraudulent, and malicious
24 nature, thereby entitling Plaintiffs to an award of punitive damages.

25 115. As a direct and proximate result of the actions, conduct, and practices of
26 Defendants alleged above, Plaintiff has been damaged and will continue to be damaged.

27 116. Plaintiff has no adequate remedy at law.
28

FIFTH CLAIM FOR RELIEF

For Violations of N.R.S. § 598.0915 (Acts of Deceptive Trade Practice)

(As To All Defendants)

117. Plaintiff realleges and incorporates by reference paragraphs 1 through 117 of this complaint as though set forth fully herein.

118. By the acts described above, Defendants have engaged in unlawful and unfair business practices and have conducted unfair, deceptive and misleading advertising which has injured and threatens to continue to injure Plaintiff in its business and property, or have knowingly conspired and agreed to a common plan pursuant to such end.

Defendants' conduct constitutes unfair business practices under N.R.S. § 598.0915 *et seq.*, in that Defendants, as a non-exclusive list of examples:

- a. Knowingly made false representations as to affiliation, connection, association with or certification by another person (N.R.S. § 598.0915(3));
- b. Knowingly made false representations as to the characteristics, ingredients, uses, benefits, alterations or quantities of goods or services for sale or lease or a false representation as to the sponsorship, approval, status, affiliation or connection of a person therewith (N.R.S. § 598.0915(5));
- c. Represented that goods or services for sale or lease were of a particular standard, quality or grade, or that such goods were of a particular style or model, when they knew or should have known that they are of another standard, quality, grade, style or model (N.R.S. § 598.0915(7));
- d. Disparaged the goods, services or business of another person by false or misleading representation of fact (N.R.S. § 598.0915(8)); and
- e. Knowingly made any other false representation in a transaction (N.R.S. § 598.0915(15)).

119. As a direct result of the foregoing acts and practices, Plaintiff has suffered, and will continue to suffer, damages and irreparable harm.

120. Plaintiff has no adequate remedy at law.

SIXTH CLAIM FOR RELIEF

Computer Fraud Under The California Computer Crimes Act,

California Penal Code § 502

(As To All Defendants)

121. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1 through 121 of this Complaint.

122. The acts of Defendants as described above constitute a violation of the California Computer Crimes Act, Cal. Penal Code § 502, as Defendants HOUGH, FREDRICK and DESAI, in their own interest and as agents and on behalf of Defendants SABA UNIVERSITY UNIVERSITY, MUA, EIC, INC., and EIC, LLC, knowingly accessed and without permission used, or conspired and agreed to so access and use, the computers, computer systems or computer networks of other persons to either devise or execute a scheme or artifice to defraud, deceive, or extort, or to wrongfully control or obtain money, property or data, by reason of which Plaintiff has suffered, and will continue to suffer, damages and irreparable harm.

SEVENTH CLAIM FOR RELIEF

Intentional Interference With Contractual Relations

(As To All Defendants)

123. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1 through 123 of this Complaint.

124. The aforesaid acts of Defendants constitute common tortious interference with Plaintiff's existing contractual relations with existing students, prospective students, graduates, and clinical residency providers, in that Defendants knew of these contractual relations, and purposefully and intentionally acted to interfere with or induce others to interfere with the performance or existence of these contractual relations or to induce others to do so, or knowingly conspired and agreed to a common plan pursuant to such end, to the detriment of Plaintiff.

///

1 125. As a direct and proximate result of Defendants' acts, Plaintiff has suffered, and will
2 continue to suffer, damages and irreparable harm.

3 126. Plaintiff has no adequate remedy at law.

4 **EIGHTH CLAIM FOR RELIEF**

5 **Intentional Interference With Prospective Economic Advantage**

6 **(As To All Defendants)**

7 127. Plaintiff repeats and realleges each and every allegation set forth in paragraphs 1
8 through 127 of this Complaint.

9 128. The aforesaid acts of Defendants constitute common tortious interference with
10 Plaintiff's prospective economic advantage with existing students, prospective students,
11 graduates, and clinical residency providers, in that Defendants acted purposefully and
12 intentionally to prevent the coming to fruition of potential economic advantages
13 Defendants knew to exist, or knowingly conspired and agreed to a common plan to such
14 end, with the intent of harming Plaintiff.

15 129. As a direct and proximate result of Defendants' acts, Plaintiff has suffered, and will
16 continue to suffer, damages and irreparable harm.

17 130. Plaintiff has no adequate remedy at law.

18 *///*

19 *///*

20 *///*

21 *///*

22 *///*

23 *///*

24 *///*

25 *///*

26 *///*

27 *///*

28 *///*

PRAYER FOR RELIEF

WHEREFORE, Plaintiff prays that this Court enter judgment in its favor on each and every claim set forth above, and further prays an award to Plaintiff of:

1. Compensatory damages in an amount according to proof, but not less than \$50,000,000;
2. Punitive damages in an amount to be determined, but in no case less than treble Plaintiff's damages or \$150,000,000, whichever is greater;
3. A preliminary and permanent injunction ordering the transfer of the "aaimg.com" domain to Plaintiff;
4. An order for a public apology and retraction by the Defendants responsible for the acts alleged herein, to be disseminated as Plaintiff sees fit;
5. An injunction ordering the dissolution of Defendant AAIMG, and prohibiting Defendants from doing business, posting messages, or operating websites as AAIMG or any related entity or for any related or similar purpose as that of AAIMG;
6. Plaintiff's costs and attorneys' fees in this action; and
7. Such other further relief to which Plaintiff may be entitled as a matter of law or equity, or which the Court determines to be just and proper.

DATED: October 26, 2005.

KRONENBERGER & ASSOCIATES

By: 

Karl S. Kronenberger
Terri R. Hanley
Attorneys for Plaintiff
ST. MATTHEW'S UNIVERSITY (CAYMAN) LTD.

DATED: October 27, 2005.

GREENBERG TRAURIG, LLP

By: 


Mark G. Tratos
F. Christopher Austin
Ronald D. Green, Jr.
Designated Local Counsel for Plaintiff
ST. MATTHEW'S UNIVERSITY (CAYMAN) LTD.

DEMAND FOR JURY TRIAL

Plaintiff ST. MATTHEW'S hereby demands a trial of this action by jury.

Dated: October 26, 2005

KRONENBERGER & ASSOCIATES

By: 
Karl S. Kronenberger
Terri R. Hanley
Attorneys for Plaintiff
ST. MATTHEW'S UNIVERSITY (CAYMAN) LTD.

DATED: October 27, 2005.

GREENBERG TRAURIG, LLP

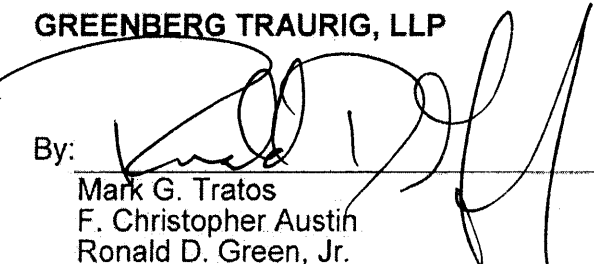
By: 
Mark G. Tratos
F. Christopher Austin
Ronald D. Green, Jr.
Designated Local Counsel for Plaintiff
ST. MATTHEW'S UNIVERSITY (CAYMAN) LTD.

TABLE OF EXHIBITS

EXHIBIT A

Emails from Defendants WEINSTEIN, SILVER, and DIEDRE MOORE to counsel for Plaintiff, dated September 28, 2005 through October 7, 2005

EXHIBIT B

Excerpts from Defendant SABA UNIVERSITY's website (www.saba.edu) and Defendant MUA's website (www.mua.edu)

EXHIBIT C

Fictitious Business Name Registration for "SABA UNIVERSITY SCHOOL OF MEDICINE" dated March 18, 2004

EXHIBIT D

Defendant AAIMG's website (www.aaimg.com)

EXHIBIT E

Websites containing links to AAIMG.COM

EXHIBIT F

Demand Letter to Defendant AAIMG from ST. MATTHEW's, dated March 17, 2004

EXHIBIT G

Corporate Documents for Defendant AAIMG

EXHIBIT H

Registration Information for the Domain "AAIMG.COM" as of July 7, 2005

EXHIBIT I

Letter from Defendant AAIMG to "loan provider," postmarked October 19, 1999

EXHIBIT A

Emails from Defendants WEINSTEIN, SILVER, and DIEDRE MOORE
to counsel for Plaintiff,
dated September 28, 2005 through October 7, 2005

Karl S. Kronenberger

From: sarah weinstein [execsecaaimg@hotmail.com]
Sent: Wednesday, September 28, 2005 2:08 PM
To: info@kronenbergerlaw.com
Subject: AAIMG Litigation

Dear Mr. Kronenberger:

With the passing of Dr. Moore, AAIMG functions in Nevada have been dissolved and have been assumed by a new party.

Yours truly,

Sarah Weinstein

10/26/2005

Karl S. Kronenberger

From: Thomas Moore [aaimg@yahoo.com]
Sent: Wednesday, September 28, 2005 2:05 PM
To: karl@kronenbergerlaw.com
Cc: jthornton@smucayman.com
Subject: Case # CV-S-05-0848-RCJ-AAIMG

Dear Sir:

Please be informed that since the death of Dr. Moore there have been some delays in recovering mail sent to Nassau. AAIMG has transferred all intellectual property to another entity and will no longer be located in Nevada.

Sincerely,
Rachael Silver

Yahoo! Mail - PC Magazine Editors' Choice 2005 <http://mail.yahoo.com>

Karl S. Kronenberger

From: Thomas Moore [aaimg@yahoo.com]
Sent: Friday, October 07, 2005 6:17 AM
To: karl@kronenbergerlaw.com
Cc: jthornton@smucayman.com; info@smucayman.com
Subject: AAIMG Lawsuit

Dear Sir:

Pursuant to your client's legal action against AAIMG, please be informed that my husband, Dr. Thomas Moore, is deceased. Please further inform your client that no principle of AAIMG is a resident of the United States and that there are no assets in your country. The domain has been transferred to a new entity that will continue AAIMG's vital consumer advocacy mission.

Sincerely,

Diedre Moore

Yahoo! Mail - PC Magazine Editors' Choice 2005 <http://mail.yahoo.com>

EXHIBIT B

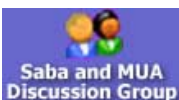
Excerpts from Defendant SABA UNIVERSITY's website (www.saba.edu)
and Defendant MUA's website (www.mua.edu)



SABA UNIVERSITY SCHOOL OF MEDICINE

Current Section → [Home](#)

- Home
- School Overview
- History
- Mission Statement
- Charter & W.H.O.
- Faculty & Staff



Welcome to the SABA University School of Medicine's web site. At this site you will find a school catalog and complete application forms for admission to our medical school. The decision to enter medicine and choosing the right medical school is an important consideration that will significantly affect your life and career. To help with your decision, consider the following about SABA University:

- Our [medical curriculum](#) is patterned after finest U.S. medical schools and is designed to meet the licensing requirements in the United States and other countries abroad.
- We admit approximately 50 students per semester.
- Our small student/faculty ratio allows for maximum interaction between students and professors
- Each student is treated as a professional by a caring, empathetic administration and staff.
- All classes are taught in English; Saba is a Dutch island with English as the first language.
- All faculty members at SABA University hold a Ph.D. or M.D. with teaching experience.
- After 20 months of [Basic Science](#) classes on Saba, the second two years of [Clinical Medicine](#) is offered through [affiliated hospitals](#) in the United States and the Netherlands-Antilles
- Currently, SABA University places students in clinical training in high quality teaching hospitals in major centers throughout the United States.
- Approved by the New York Department of Education and accredited by the (A.C.C.M.) Accreditation Commission of Colleges of Medicine.



[Apply Online Now!](#)

In The News

September 29, 2005

CONGRATULATIONS to Iman Imanirad for an outstanding USMLE board score 257/99 for both Step I and II. Well done!

September 07, 2005

SABA STUDENTS HELP IN HURRICANE KATRINA'S AFTERMATH.

Clinical students are assisting with the hurricane crisis at Leonard J Chabert Medical Centre in Houma, LA located about 40 miles southwest of New Orleans. This 133 bed facility is gearing up to accept up to 200 patients who will be transferred in the coming weeks. Students are also providing support at the Civic Center and area shelters where hundreds of evacuees are staying. Liz Ferguson at Chabert stated that many former SABA students have called the hospital to offer their assistance in the relief effort. Ferguson stated that power has been restored to the facility, but computers are still not running. Ferguson noted that the SABA medical students have been absolutely terrific in helping out wherever they could and beyond their normal activity.

September 06, 2005

Congratulations to Sandeep Khosa for an outstanding USMLE Step I board score 249/99.

August 02, 2005

HEALTH INSURANCE APPLICATION NOW AVAILABLE ONLINE.

CMI Insurance Specialists through Heritage Insurance Agency now offers the convenience of online application for on island and clinical students. Students who wish to initiate or renew coverage may enroll at: WWW.CMI-INSURANCE.COM/SABA.HTML

July 10, 2005

SUMMER 2005 NEWSLETTER now available under Student Life Section.

June 29, 2005

Faculty Recruitment. For details visit Employment List under Other section or contact Dr. Barbara VanRenterghem at the US Information Office at 1-978-630-5122 or Email bvanrent@saba.edu

May 27, 2005

SABA AWARDS 116 DEGREES AT 10TH COMMENCEMENT. Seventy-six graduates were on hand to receive the Doctor of Medicine degree on Saturday, May 21, 2005 at the historical Mechanics Hall in Worcester, MA. Peter Siersma, M.D., Ph.D., graduate from UMASS delivered the keynote address and was awarded an Honorary Degree in Science. Ambassador Crispin Gregoire from Dominica receive a Honorary Degree in Humane Letters. SABA presented 7 Dean of Clinical Medicine Awards and the SABA Foundation Award was awarded to Andrea Chamczuk as ambassador for the healing arts. Hundreds of family, friends and guests from around the world were on hand to witness the joyful



The Island of Saba is, without question, the finest island in the Caribbean to study medicine. Saba is a small, quiet, and picturesque Dutch island. SABA University was developed by major contributions from the local Dutch government and is, therefore, able to offer reasonable tuition, an active scholarship program, high quality instruction, and a continuous, stable future for our graduates.



celebration.

April 04, 2005

This year's residency appointments resulted in 16 specialties in 25 US states and Canada. The specialties include the following categories: Anesthesiology, Emergency Medicine, Family Medicine, Internal Medicine, Neurology, Neurosurgery, Ophthalmology, OB/GYN, Pathology, Pediatrics, Physical Medicine & Rehabilitation, Psychiatry, Radiology, Surgery Pre-Lim, Surgery and Transitional Year. For a listing of the 2005 Match results, visit our alumni and residency section.

March 11, 2005

Sunny Aslam and Vince Faridani, will represent SABA University at the 55th AMSA (American Medical Student Association) Convention on March 16-20 in Washington DC. This year's convention will focus on Global HIV/AIDS and Differences with U.S. and Canadian Healthcare Systems. Students will also have an opportunity to lobby Congress at Capitol Hill to "Fight for Safe, Effective and Affordable Drugs for All Americans".

On Saturday, March 19 at the Hyatt Regional Crystal City in DC, SABA will participate in the Medical School Fair for Pre-med students from around the country. Student representatives will be on hand between 5:30 to 7:30 to answer questions. AMSA is the largest annual gathering of medical students in the United States. Medical schools from around the world will be on hand to participate in on exciting programs and important educational opportunities.

January 21, 2005

Canadian student, Brendan Girschek, matched in Ophthalmology at Louisiana State University in New Orleans, LA. Congratulation!

January 10, 2005

Congratulations to Navi Shergill who recently passed the USMLE Step I with an outstanding board score of 250/99, Aaron Baxter scored 258/99 and Kristopher Stanton passed with a 250/99. Well done!

December 17, 2004

Medical students in the Class of 2007 were presented certificates of completion during the White Coat Ceremony on December 14, 2004. Dr. Vincent Knight, Associate Dean of Academic Affairs awarded 42 certificates. Dr. Anita Radix, presented the Community Award to Diana Hansen for her outstanding contribution to the community. Kristopher Stanton received the Dean of Basic Science Award for the highest academic achievement in the basic sciences. The White Coat ceremony is symbolic in completing the basic sciences and advancing to the clinical medicine portion. Many families, friends and guests were on hand to witness this important event followed by a reception that was held at the Round Hill Campus.

November 08, 2004

CONGRATULATIONS IS IN ORDER AND IT'S OFFICIAL.....The Medical Board of California Licensing Division has granted recognition to SABA UNIVERSITY SCHOOL OF MEDICINE. The Division has accepted the site inspection team's report & recommendations.

November 05, 2004

We are pleased to announce the following new faculty members. Dr. Khalid Ashfaq, Biochemistry; Dr. Joydeep Chaudhuri, Histology; Dr. Bruce Hundley, Physiology;

Dr. Eugene Petcu, Histology & Dr. R.N. Sreenathan, Anatomy. Welcome!

October 19, 2004

Andrey Espinoza, MD '97 Interventional Cardiologist @ Hunterdon Medical Center performs Carotid Artery Stenting to open up arteries in the neck for patients with 80% blockage. This technology has recently been approved by the FDA and is designed to prevent strokes.

October 18, 2004

Congratulations to Candice Shea who scored 251/99 on the USMLE Step I boards. Outstanding performance.

February 18, 2004

SABA Clinical students may now communicate with Basic Science students. [Click Here](#) to join the discussion group and share your clinical experiences.

June 05, 2003

SABA University officially approved by New York State Board of Medicine for unlimited clerkships & residencies. In January, a site visit was made by six team members to the campus and additional visits to the US office and clerkship sites in April 2003.



[Home](#) | [Admissions](#) | [Registrar](#) | [Clinical](#) | [Student Life](#) | [Residency/Alumni](#) | [Other](#) | [Contact Us](#) | [Apply Online](#)

U.S. Information/Admissions Office
Educational International Consultants, LLC
P.O. Box 386
Gardner, MA 01440, US
Telephone (978) 630-5122
Telephone Toll Free 800-825-7754
Fax (978) 632-2168
admissions@saba.edu

Caribbean Campus
Saba University School of Medicine
P.O. Box 1000
The Bottom, Saba, Netherlands-Antilles
Telephone 011- 599-4163456
Fax 011-599-4163458
Info@saba.edu

The Current Date Is Tuesday October 25,2005
The Current Time Is 05:49PM EDT

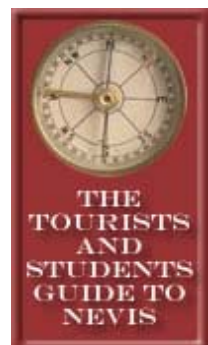
All information is deemed reliable but is not guaranteed and should be verified by the viewer.
Some images provided by [Comstock Images, Inc.](#)

Integrity In Education**Quick Find** [Home](#)

MEDICAL UNIVERSITY OF THE AMERICAS

You Are Here  [Home](#)**Navigation Menu**▼ **Home**

History Of MUA
Nevis
Educational
Goals and
Objectives
Recognition
and Approval

▶ **Admissions**▶ **Financial
Information**▶ **Academics
& Registrar**▶ **Curriculum**▶ **Student Life**▶ **Faculty & Staff**▶ **Alumni &
Residencies**▶ **Contacts/FAQs****Apply Online****Hurricane
Policy**

Welcome to the Medical University of the Americas website. Within this site you will find a [school catalog and complete application forms](#) for admission to our medical school. The decision to enter the medical field and choosing the right medical school is an important consideration that will significantly affect your life and career. This website was designed to inform prospective students about the quality of education that Medical University of the Americas has to offer. To assist you in your search, please consider the following:

- ▶ Our Medical [curriculum](#) is patterned after the finest U.S. medical schools and is designed to meet the licensing requirements in the United States and other countries abroad.
- ▶ Our small student/faculty ratio of 6:1, allows for maximum interaction between students and professors.
- ▶ Each student is treated as a professional by a caring, empathetic administration and staff.
- ▶ All classes are taught in English: [Nevis](#) is in the Federation of St. Kitts and [Nevis](#), a sovereign state within the British Commonwealth of Nations.
- ▶ After 20 months of [Basic Science](#) classes on Nevis, the second two years of [Clinical Medicine](#) is offered through affiliated hospitals in the United States, Europe and the West Indies.

Mission Statement

Integrity in Education is the hallmark by which the Medical University of the Americas operates. Students admitted to this program should expect nothing less than to be challenged by a very rigorous medical curriculum that will prepare them for the challenges of medical practice in the 21st century. The medical school embraces a special mission to train practitioners from the island of Nevis and the Caribbean region and to contribute to the improvements of health education, research and prevention for the local population.

What's New**October 10, 2005**

On Saturday 10/01/2005, a sports tournament was held by the St Athletic Association in aid of the suffering from Hurricane Katrina. Competed in sports such as soccer, volleyball, tennis, 100 meter dash, basketball. This event, that also had a yard sale, bake sale, and B.B.Q. was successful in raising \$1800. The sports champions received an Award from the Dean of Bas. Many thanks to those who supported the charity event and to the Student Association for organizing it.

September 13, 2005

Houma, Louisiana: Medical Student Chabert Medical Center in Houma, Louisiana report that the hospital is "running". While there was some damage, the institution did not have physical problems, and successfully functioned while on emergency for four days. The entire MUA "fan" suffered a physical loss, and rotations resumed on September 6th as scheduled. The functioning hospital in Louisiana students are getting a plethora of experience as part of their education to become physicians. We wish the best.

September 05, 2005

80 new students have arrived on Nevis to begin their education at the Medical University of the Americas. Student mentors helped new students become accustomed to "life on Nevis". Orientation went very well, and everything is running smoothly. New this semester: extended library hours, and supplies of books and other learning resources. All of our faculty members are returning this semester, and we offer interesting electives in addition to core classes. Best wishes for the semester!

August 17, 2005

MUA is pleased to announce that the New York State Board of Medicine is making a site visit to the Nevis campus in November.

August 16, 2005

HEALTH INSURANCE APPLICATIONS NOW AVAILABLE ONLINE. Clinical Specialists through Heritage Insurance Agency now offers the convenient online applications for island area.



[Photo courtesy of Michael S. Maxson](#)

The island of [Nevis](#) is, without question, one of the finest islands in the Caribbean to study medicine. [Nevis](#) is a small island where green is the dominate color. In addition to its tropical beauty, Nevis is a country where there is virtually no crime and where the literacy rate is the highest in the Western Hemisphere. MUA was developed with the support of the government of [Nevis](#), and is therefore able to offer reasonable tuition, an active scholarship program, high quality instruction and a continuous, stable future for our graduates.



[\[About Nevis\]](#)

students. Students who wish to renew coverage may enroll at: WWW.CMI-INSURANCE.COM

August 02, 2005

Important Information: Childrer age of 5 traveling from the US to have a photo ID. They will n allowed on the airplane withou photo ID. Also, effective Decer everyone traveling from the US have a valid passport. Currentl citizens can travel with a birth (and Drivers license but will not November 30, 2005. Please be prepared.....

Contact Us

U.S. Information Office
Education International Consl
Inc.
P.O. Box 505
Gardner, MA 01440, USA
Telephone (978) 632-1599
Fax (978) 630-3851
admissions@mua.edu

Nevis Campus Office
Medical University Of The Am
P.O. Box 701
Charlestown, Nevis, West Ind
Telephone 869-469-9177
Fax 869-469-9180
medschool@caribsurf.com

Downloads

[School Catalog \(5.06MB\)](#)
[Hurricane Policy](#)
[Admissions Application](#)
[Transcript Request Form](#)
[New Applicants](#)
[Letter Of Recommendation](#)
[Application for Bachelor Science](#)
[Leave Of Absence](#)
[Student Handbook](#)
[Clincial Medicine Handb](#)
[Certificate Of Immunizati](#)
[Student Evaluation Rota](#)
[Form](#)
[Temporary Change Of A Form](#)
[Transcript Request Form](#)
[Dorm Questionnaire](#)
[Nevis Police Clearance f](#)
[Alumni Update Form](#)

[Home](#) | [Admissions](#) | [Registrar](#) | [Curriculum](#) | [Student Life](#) | [Alumni & Residencies](#) | [Other](#) | [Contact Us](#) | [Application](#)

U.S. Information Office
Education International Consultants, Inc.
P.O. Box 505
Gardner, MA 01440, USA
Telephone (978) 632-1599
Fax (978) 630-3851
admissions@mua.edu

Nevis Campus Office
Medical University Of The Americas
P.O. Box 701
Charlestown, Nevis, West Indies
Telephone 869-469-9177
Fax 869-469-9180
medschool@caribsurf.com

The Current Date Is Tuesday October 25,2005
The Current Time Is 05:50PM EDT

EXHIBIT C

Fictitious Business Name Registration for
"SABA UNIVERSITY SCHOOL OF MEDICINE",
dated March 18, 2004

APPLICATION FOR REGISTRATION OF FICTITIOUS NAME

Note: Acknowledgements/certificates will be sent to the address in Section 1 only.

FILED
SECRETARY OF STATE
TALLAHASSEE, FLORIDA

04 MAR 18 PM 12:01

Section 1

1. Saba University School of Medicine
Fictitious Name to be Registered (see instructions if name includes "Corp" or "Inc")
- 7590 Manasota Key Road
Mailing Address of Business
Englewood FL 34223
City State Zip Code
3. Florida County of principal place of business: Sarasota
(see instructions if more than one county)
4. FEI Number: _____

This space for office use only

Section 2

A. Owner(s) of Fictitious Name If Individual(s): (Use an attachment if necessary):

1. Hough, Patricia L. (As Trustee) OF Saba University School of Medicine
Last First M.I. Address
7590 Manasota Key Rd.
Englewood, FL 34223
City State Zip Code
- P.O. Box 1000
Saba, Netherlands Antilles
City State Zip Code

B. Owner(s) of Fictitious Name If other than an individual: (Use attachment if necessary):

1. Entity Name _____
Address _____
City State Zip Code
Florida Registration Number _____
FEI Number: _____
☐ Applied for ☒ Not Applicable
2. Entity Name _____
Address _____
City State Zip Code
Florida Registration Number _____
FEI Number: _____
☐ Applied for ☐ Not Applicable

Section 3

I (we) the undersigned, being the sole (all the) party(ies) owning interest in the above fictitious name, certify that the information indicated on this form is true and accurate. In accordance with Section 865.09, F.S., I (we) understand that the signature(s) below shall have the same legal effect as if made under oath. (At Least One Signature Required)

[Signature] 3-18-04
Signature of Owner DatePhone Number: 941-474-8965

Signature of Owner _____ Date _____

Phone Number: _____

CR4E001B (1/02)

Section 4

**FOR CANCELLATION COMPLETE SECTION 4 ONLY:
FOR FICTITIOUS NAME OR OWNERSHIP CHANGE COMPLETE SECTIONS 1 THROUGH 4:**I (we) the undersigned, hereby cancel the fictitious name _____
_____, which was registered on _____ and was assigned
registration number _____

Signature of Owner _____

Date _____

Signature of Owner _____

Date _____

G04078300022
03/18/04--01040--001 **50.00

Mark the applicable boxes

☐ Certificate of Status — \$10☐ Certified Copy — \$30**FILING FEE: \$50**

EXHIBIT D

Defendant AAIMG's website (www.aaimg.com)



NB!

All Serious Medical Students Need
to Read the AAIMG "[Words of Wisdom](#)."

© AAIMG, 2002

Design and web hosting by OOO Nautilus, Russia

Disclaimer: OOO Nautilus disclaims any responsibility for the content of this
website provided by AAIMG.

CQ Counter



AMERICAN ASSOCIATION OF INTERNATIONAL MEDICAL GRADUATES

MISSION STATEMENT

[Goals of AAIMG](#)[Evaluation Process](#)[AAIMG Evaluation Criteria](#)[Medical Schools Meeting or Exceeding AAIMG Evaluation Criteria](#)[The High Cost of an Inferior Education](#)[Medical Schools with Significant Deficiencies](#)[The United Kingdom Connection](#)[Eastern European Report](#)[Factoids for International Medical Students](#)[Words of Wisdom to Prospective Medical Students](#)[Updates from the President](#)

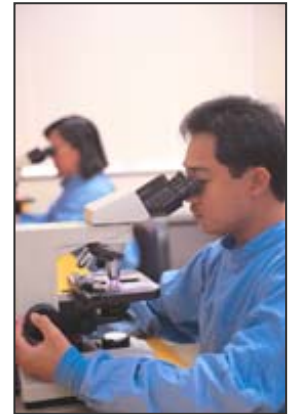
Equal OpportunityEqual Opportunity

The American Association of International Medical Graduates, hereafter referred to as **AAIMG**, was founded in 1992 as a non-profit organization to promote acceptance of United States citizen international medical graduates into mainstream American medical practice.

AAIMG recognizes that thousands of highly qualified U.S. citizens are denied admission to medical school each year and must study abroad. Current medical school admission standards in the United States overemphasize the importance of standardized tests and grade point average.

AAIMG recognizes that there are many qualities that go into the making of a skilled, compassionate physician. The organization therefore does not define merit solely on the basis of test scores and grades. We support the right of individuals who are denied access to medical education in their own country to seek professional satisfaction by studying medicine outside of the continental United States.

AAIMG recognizes that there are layers of prejudice and discrimination that must be overcome in order for American International Medical Graduates to gain fair access to postgraduate training positions and professional employment opportunities.





GOALS OF THE AAIMG

Goals of AAIMG

Evaluation Process

AAIMG Evaluation Criteria

Medical Schools Meeting or Exceeding AAIMG Evaluation Criteria

Medical Schools with Significant Deficiencies

The High Cost of an Inferior Education

The United Kingdom Connection

Eastern European Report

Factoids for International Medical Students

Words of Wisdom to Prospective Medical Students

Updates from the President



- To serve as an accurate information source for American citizens unable to gain acceptance into medical schools in the United States.
- To encourage training directors and hospitals in the United States to provide clerkship opportunities in the third and fourth year to American citizens studying medicine abroad.
- To promote equality of testing and evaluation of all International Medical Graduates.
- To encourage residency training directors to give equal consideration to qualified American International Medical Graduates for postgraduate training positions.
- To promote equal treatment of International Medical Graduates by all fifty state licensing boards.
- To overcome prejudice in the mainstream American medical community and society at large toward our citizens who study medicine abroad.





EVALUATION PROCESS

Goals of AAIMG

Evaluation Process

AAIMG Evaluation
Criteria

Medical Schools
Meeting or
Exceeding AAIMG
Evaluation Criteria

Medical Schools
with Significant
Deficiencies

The High Cost of an
Inferior Education

The United Kingdom
Connection

Eastern European
Report

Factoids for
International
Medical Students

Words of Wisdom
to Prospective
Medical Students

Updates from
the President



EVALUATION PROCESS OF INTERNATIONAL MEDICAL SCHOOLS

Alarmed by the world wide proliferation of medical schools recruiting U.S. citizens, in 1999 AAIMG launched a comprehensive study of **Caribbean Basin** medical schools to assist prospective medical students with objective screening criteria and evaluative data. Since that period, evaluations of medical schools catering to American citizens in **Mexico, Central America, the United Kingdom and Eastern Europe** have been completed in 2001 and 2003. The small number of schools in the Pacific Basin are no longer operating according to the latest World Health Organization report.

Initially, the World Health Organization was contacted to verify current listing of all schools in these regions. In some cases, local governments were contact to determine actual physical presence of the medical school and the ability of graduates to be licensed in that country. Marketing materials such as catalogs and web sites were carefully analyzed. Telephone calls were made to recruiting offices by "prospective" applicants with a standard list of questions. In some cases, email correspondence was initiated. Special attention was paid to asking questions that would identify schools willing to deviate from stated admission criteria, especially those medical schools granting advanced standing to allied health care professionals. Additional questions focused on distance learning components of the curriculum as well as fulltime onsite attendance requirements at the basic science campus.



Site visits were made to admission offices by **AAIMG members posing as prospective applicants or as an applicant-parent team.** "Applicants" visited each basic science campus for tours and interviewed as many students, administrators and faculty members as time constraints permitted. Directors of hospital Medical Education departments and some preceptors were contacted to verify the medical school affiliation and comment on the quality of the medical students in schools under evaluation. An attempt was made to determine if the international medical school made any liaison efforts with the clerkship site and made regular visits to monitor student performance. Comprehensive data searches were conducted to determine if schools in the study had any history of legal problems with state licensing boards or loan groups. Any complaint or written material sent directly to AAIMG indicating serious infractions was verified through original sources.

We are pleased to release the results of our third set of evaluations of medical

schools located in the **Caribbean Basin, Mexico, the United Kingdom** and Central America. **The Eastern European Report remains as a separate section.** The results represent expanded evaluation process and a list of deficiencies by category and evaluation objective. **A total of 24 medical schools with programs admitting U.S. students were visited by our evaluation teams. Twelve medical schools were identified as meeting or exceeding minimum criteria in all evaluation categories, 12 were deficient. There are site visits pending for two new schools in the United Kingdom.**

AAIMG does not endorse any single school or program. It is purely an information source to assist applicants in making informed, realistic choices. All prospective medical students are urged to do their own investigation and draw their own conclusions by making a personal visit to the medical admission office and the basic science campus of any foreign school in their final selection pool. **However, it is the policy of AAIMG, however, to automatically place in the deficient category any school granting advanced placement for course credit to allied health professionals such as chiropractors, podiatrists, physician assistants or nurse practitioners. Likewise, any school with significant distance learning components as part of the curriculum or part-time attendance requirements is placed in the deficient category.**



AAIMG EVALUATION CRITERIA

Goals of AAIMG

Evaluation Process

AAIMG Evaluation
Criteria

Medical Schools
Meeting or
Exceeding AAIMG
Evaluation Criteria

Medical Schools
with Significant
Deficiencies

The High Cost of an
Inferior Education

The United Kingdom
Connection

Eastern European
Report

Factoids for
International
Medical Students

Words of Wisdom
to Prospective
Medical Students

Updates from
the President



SECTION I.	Admission/Recruiting Practices
SECTION II.	Basic Science Curriculum
SECTION III.	Basic Science Campus
SECTION IV.	Student Concerns
SECTION V.	Clinical Training Program
SECTION VI.	Faculty
SECTION VII.	Financial
SECTION VIII.	Legal/Other



Section I. Admission/Recruiting Practices:

- There is an admission office with qualified staff in the United States or the country of origin.
- A published current catalog must accurately represent the medical school program, composition of the faculty, clerkship training sites and campus facilities.
- Admission criteria for selecting students are clearly defined in the catalog. The MCAT or a comparable exam should be required. School does not deviate from stated requirements.
- Pre-medical requirements consisting of essential liberal arts and science courses are listed in the school catalog. No student is admitted with fewer than 90 semester hours of undergraduate education or equivalent credits from foreign countries.
- The application fee is a nominal amount. Students should not be required to pay additional monies to receive scholarship information, loan applications, or other types of consideration, or be required to pay a substantial fee to reserve a seat.
- A designated admission committee follows a standardized evaluation and interview process. Personal interviews of each applicant are highly desirable. All applicants should be encouraged to visit the basic science campus.
- The medical school does not grant advanced placement to physician assistants, chiropractors, podiatrists, nurse practitioners, or other applicants with allied health backgrounds.
- Transfer students are vigorously screened for equivalent educational standards. The medical school does not take students dismissed from other medical schools for academic or disciplinary reasons.
- Entering classes are of a size compatible with facility size and size of the faculty. There is sufficient classroom space and housing for all incoming students.

[top](#)

Section II. Basic Science Curriculum:

- The basic science and clinical medicine curricula conform to acceptable standards of licensing boards in the United States.
- Detailed course descriptions with credit and semester hours are calculated for each course and listed in the school catalog.
- Elective courses, including research opportunities, are available to all students.
- Beginning and ending dates for each term and academic year are published in the catalog. The duration of the entire course of study leading to the Doctor of Medicine degree is not less than 38 months.
- Students must be physically present at the basic science campus for the entire term with the exception of semester breaks or school vacations.
- There is a minimum class attendance requirement published in the catalog.
- There are clearly stated goals and objectives for each course and a detailed syllabus with evaluation criteria available to the student at the beginning of each term.
- No component of the curriculum is done by distance learning. Shortened basic science terms that allow the student to return home for self-study are not acceptable.
- Academically sound standard medical textbooks are required for each course and clerkship rotation.
- A rigorous, objective examination system for each course or academic component is part of the curriculum.
- The basic science curriculum provides supervised pre-clerkship training with adequate patient and hospital exposure before students enter third year clerkships.
- Students leaving the basic science division are required to demonstrate proficiency in a standard set of core clinical skills before admission to clerkships. Evaluators of the skill base should be qualified physicians.

[top](#)

Section III. Basic Science Campus:

- The medical school campus is physically located in the country that authorized its listing by the World Health Organization.
- A permanent, independent campus is present with sufficient classrooms, labs, and equipment to meet the needs of the student body.
- Minimum lab requirements should include a gross anatomy lab with cadaver dissection, a microbiology lab, and a separate microscope lab for pathology and histology. Gross pathological specimens should be available. A physiology lab experience is highly desirable.
- There is a separate medical library area with a book and periodical collection that meets the minimum standards of a small medical school. Online resources such as Medline are available to students and faculty free of charge.
- There are facilities for quiet study time or research available to students.
- There is a designated academic dean to supervise the integrity of the basic science program.

- An administrative office is staffed by personnel to adequately process student enrollment, keep records, and attend to routine staff and faculty needs.
- There are permanent, chaired faculty committees meeting regularly around curriculum, disciplinary, academic advancement and campus safety issues.
- Grading policies are consistent among all courses and reviewed regularly by the dean or appropriate committees.
- In the case of academic failure or grade disputes, there is a published student appeal process.
- Student evaluation of courses is conducted on a regular basis.

[top](#)

Section IV. Student Concerns:

- The medical school is located in an environment that provides a reasonable degree of safety for the student and family members
- Sufficient, affordable, housing is available to accommodate the student and/or family members.
- Dormitory accommodations at a reasonable rate are available for students requesting this type of accommodation.
- A meal service or student snack bar is available at affordable prices.
- The medical school provides a service to assist students with off-campus housing and mediate disputes with landlords or complaints from landlords.
- A student health clinic and/or local health care resources are readily available for routine health care needs.
- Emergency medical evacuation services/insurance are offered to students at a reasonable rate.
- The medical school provides support services such as mail distribution service, community bulletin boards, newsletters, a book store etc.
- Students have free access to internet and email facilities.
- Other amenities including recreational opportunities are available to students and their families.
- An elected student government association represents student interests to the medical school administration.
- The medical school promotes an atmosphere that promotes tolerance of religious and cultural diversity.
- Academic and psychological counseling are available free of charge from qualified staff or faculty members.
- The student attrition rate for all reasons remains low throughout the curriculum.

[top](#)

Section V. Clinical Training Program:

- The medical school requires no less than 72 weeks of clerkship training. All required clerkships should have clearly defined goals and objectives.
- There is a designated academic official to supervise the integrity of the clinical training program.
- Clerkship preceptors are given academic appointments to the medical school.

- Evaluation criteria and performance expectations are shared with students and preceptors prior to the clerkship rotation.
- Hospital affiliations are listed in the school catalog. Students are not expected to find their own clerkships.
- There is demonstrated continuity between the basic science campus and the clinical medicine program.
- Students are permitted choices and preferences for clerkship assignments.
- There are sufficient clerkship and staff members to process and track all students during third and fourth year rotations.
- Students are given timely notification of assignments, particularly those that involve geographical relocation.
- There are a sufficient number of hospitals and preceptors in hospitals with a structured teaching program to meet student needs.
- Affiliated hospitals have sufficient clinical teaching material for students.
- Full-time qualified medical school administrative staff are available to monitor the student's progress on a regular basis.
- Hospitals and preceptors are monitored on a regular basis by appointed staff.
- Student evaluations are done on a regular basis for each clerkship experience.
- Clerkship credit is never given for on the job training as an allied health professional. Clerkship students are fulltime medical students.

[top](#)

Section VI. Faculty:

- Names educational background and qualifications of faculty are reported in the school catalog and accurately represent actual on site, fulltime faculty.
- There is sufficient experienced, full-time, qualified faculty to teach each course in the curriculum.
- Full-time faculty member are in residence at the site of the basic science campus. There is minimum reliance on part-time or visiting faculty.
- Each basic science division has a qualified, designated chair or director.
- Faculty are not expected to cover more than 2 courses or teach out of their areas of expertise.
- Faculty are encouraged to conduct scholarly research.
- Faculty members are expected to participate in standing committees.
- Professional development opportunities are available to faculty locally.
- There are provisions for funding for faculty to attend professional meetings.
- Student evaluations are shared with faculty members.

[top](#)

Section VII. Financial:

- Total tuition and fee costs are published in the school catalog.
- Students are provided with a realistic breakdown of cost of living expenses prior to matriculation.
- Tuition and fee refund policies are clearly stated in the school catalog and web site.
- Tuition and or refundable deposits are returned in a timely manner should a

student decline matriculation.

- A detailed description of all financial aid programs is listed in the school catalog.
- Trained personnel are available to provide financial counseling.
- The medical school participates in federal loan program or regulated private loans that provide competitive interest rates.
- Financial aid disbursements are made to students in a timely manner.
- Scholarships on the basis of merit or need are available to qualified parties.

[top](#)

Section VIII. Legal/Other:

- Each school is evaluated for history of problems with licensing boards or other regulatory agencies.
 - Each school is evaluated for infractions with student loan programs.
 - Each school is evaluated for a history of failing to return tuition or deposits in a timely manner.
 - Transcripts, licensing and hospital privileging endorsements are available in a timely manner at a nominal charge.
 - The medical school insures that all student records are accurate and kept in perpetuity in a secure location.
-



AMERICAN ASSOCIATION OF INTERNATIONAL MEDICAL GRADUATES

Medical Schools Meeting or Exceeding AAIMG Evaluation Criteria

Goals of AAIMG

Evaluation Process

AAIMG Evaluation Criteria

Medical Schools Meeting or Exceeding AAIMG Evaluation Criteria

Medical Schools with Significant Deficiencies

The High Cost of an Inferior Education

The United Kingdom Connection

Eastern European Report

Factoids for International Medical Students

Words of Wisdom to Prospective Medical Students

Updates from the President



The threshold for meeting or exceeding AAIMG evaluation criteria was a minimum of 75% compliance in each category.

- **St. Georges School of Medicine,**
Grenada, West Indies
Deficiencies
Section IV a
Section VII i
- **Saba University School of Medicine,**
Saba, Netherlands Antilles
Deficiencies
Section I c
Section III e
Section VII i
- **American University of the Caribbean:**
St. Maarten, Netherlands Antilles
Deficiencies
Section I c,i
Section II k
Section IV f,n
Section V g
Section VII i
- **Ross University School of Medicine,**
Portsmouth, Dominica, West Indies
Deficiencies
Section I i
Section II a,n
Section IV f,n
Section V g,i
Section VII i
- ***Medical University of the Americas,**
Nevis, 2000, West Indies
Deficiencies
Section I c
Section II c
Section III d,e
Section IV f
Section V c,n
Section VII i



- **Universidad Iberoamerica,**
Santo, Domingo, Dominican Republic
Deficiencias
Section I c,f,
Section II g
Section III k
Section IV a,g,n
Section VI c
Section VII i
Section VIII d
- **Instituto Technologica De Santo Domingo,**
Dominican Republic
Deficiencias
Section I a,c
Section II f,g,l
Section III k
Section IV a,e,f
Section V g,n
- **Universidad Autonoma de Guadalajara,**
Guadalajara, Jalisco, Mexico
Deficiencias
Section I c,i
Section IV a,n
Section III k
Section IV f,k,n
Section V g,n
Section VII i
Section VIII d
- **Universidad Autonoma de Ciudad Juarez,**
Juarez, Mexico
Deficiencias
Section I c,d
Section III k
Section IV a,f,k,n
Section V d,g,n
Section VI f,j
Section VIII d
- **Universidad De Monterrey,**
Monterrey, Mexico
Deficiencias
Section I c
Section III l,k
Section IV a,c,f,k
Section V d,g,n
Section VI f,j
Section VIII d
- **Instituto Tecnologico y de Estudios Superiores de Monterrey,**
Monterrey, Mexico

Deficiencies

Section I c

Section III k

Section IV a,f

Section VI j

Section VIII d

- **Universidad de Montemorelos,**
Nuevo Leon, Montemorelos, Mexico

Deficiencies

Section I c

Section II k

Section III k

Section IV a,f

Section VI f,j

* This school was listed as provisional in the last report. It is rare for AAIMG to find 75% compliance for a new school, particularly in the Caribbean Basin. Of 9 new schools to open in the Caribbean and Central America since 1997, this is the only school with a permanent, suitable physical facility, adequate staffing and developed clerkships.



AMERICAN ASSOCIATION OF INTERNATIONAL MEDICAL GRADUATES

Medical Schools with
Significant Deficiencies

The following schools were noted by evaluation teams to have multiple, serious deficiencies. AAIMG urges prospective applicants to proceed with caution and to carefully investigate any school listed below in order to arrive at their own conclusions. Applicants are encouraged to read the AAIMG web page section titled, "Words of Wisdom."

Goals of AAIMG

Evaluation Process

AAIMG Evaluation
Criteria

- Windsor School of Medicine,**
 St. Christopher, West Indies, 2000
Deficiencies
 Section I a,b,c,d, e,g,h
 Section II b,c,d,f,
 Section III b,c,d,e,g,h,k
 Section IV c,f,g,j,l,k,m,n
 Section V a,d,e,f,h,j,l,m
 Section VI a,b,c,d,e,f,g,h,i,j
 Section VII b,c,e,f,g,i
 Section VIII e

Medical Schools
Meeting or
Exceeding AAIMG
Evaluation Criteria

No substantive changes were noted since the last site visit. The entire campus still consists of two small rented buildings in an industrialized port area. Classrooms are poorly equipped with one inadequate multipurpose lab and no real medical library. One anatomy cadaver is used for multiple terms. Course descriptions and the curriculum breakdown are inadequate. Small faculty teaches numerous courses and there no listing of clinical hospital affiliations. There are no federal or regulated private loans. Complaints have been received from students about slow refunds and withholding of transcripts. Free housing advertised on web site is so poor that most students will pay to rent apartments.

Medical Schools
with Significant
Deficiencies

- University of Sint Eustatius,**
 St. Eustatius, Netherlands Antilles, 1999
Deficiencies
 Section I b,c,d,e,h
 Section II c,d,k,l
 Section III b,c,d,e,,i
 Section IV c,f,l
 Section V b,c,e,f,h,j,l,n,m
 Section VI b,d,e,f,h
 Section VII b,d,e,f,g,i
 Section VIII b,c

The High Cost of an
Inferior Education

No substantive changes were noted since the last site visit. A promised campus complex has failed to materialize and there has been significant turnover in faculty and administration. Classrooms are in rented local buildings and can require up to

**The United Kingdom
Connection**

a 30 minute walk from one area to another. "Dorms" are actually run down local hotels. There is insufficient library space and inadequate book and journal holdings although the computer lab is well equipped. Curriculum has a minimal 32 month total duration with an unrealistic number of basic science courses crammed into four terms. School does not publish hospital affiliations or loan programs. Large student body contingent from African country was withdrawn by government last year. School accepts large number of transfer students, some without proper documentation or completion of a full basic science curriculum. Advertising of success rates on web site is misleading.

**Eastern European
Report****Factoids for
International
Medical Students**

- **International University of the Health Sciences,**

St. Christopher, West Indies, 1997

Deficiencies

Section I a,b,c,f,g,h

Section II a,b,c,d,e,f,g,h,j,k,l,

Section III b,c,d,f,h,l,k

Section IV c,d,e,f,g,k,m

Section V b,d,e,f,g,h,i,j,k,l,m,o

Section VI b.c.d.e.f,g,h,l,j

Section VII a,b,c,d,i

Section VIII a,b,c,e

**Words of Wisdom
to Prospective
Medical Students**

No significant changes noted since last visit for school with a primarily distance learning curriculum. Grants advanced placement to allied health professionals; full-time residence on St. Kitts is not required. Problem based learning on computer with tutorials gives insufficient basic science preparation. No labs or real library at "campus" site which is a solitary rented building, "Brannigan House". Lacks permanent onsite faculty and the web site list is misleading about actual faculty involvement with students. While hospital experience on St. Kitts has expanded, local physician preceptors are not skilled in problem based learning. There is no list of clinical sites and no federal or regulated private loans are available. Several state licensing boards will not license graduates of this school. Marketing is misleading on web site. Several new affiliations listed in India but Medical College of London does not appear to exist nor have a current link from IUHS. Web site advertises eligibility to take PLAB in U.K. but this was not confirmed by General Medical Council in U.K. The website for IUHS has been expanded to list affiliations with other institutions in the United States, United Kingdom and India. There were no site visits to these "affiliates" and the London contact appears to have vanished.

**Updates from
the President**

- **St. Matthews School of Medicine,**

Ambergis Caye, Belize, Central America, 1997

Deficiencies

Section I b,c,d,f,h

Section II c,e,k,l

Section III a,b,c,d,e,f,i

Section IV b,c,f,g,m,n

Section V b,d,e,f,h,l,i,j,l,m,n

Section VI a,b,e,h,i

Section VII b,e,f,i

Section VIII c

This school has experienced serious internal management problems with both high

faculty and administrative turnover. Relocation of basic science campus last year to a rented office building in the Cayman Islands provides only the most basic classroom facilities. The labs and library remain inadequate; plastinated parts are used in anatomy instead of cadavers. School is very decentralized and the Maine campus at a small remote college still lacks proper structure for a basic science instruction. Portion of instruction done in USA may create licensing problems, although this school is still too new for many test cases. Possible licensing issues are still not realistically addressed by the school. School takes significant amount of transfer students and failures from other medical schools. Web site is misleading as to facility and actual onsite fulltime faculty. Clerkship program is loosely organized.

- **University of the Health Sciences, Antigua,**

West Indies, 1982

Deficiencies

Section I a,b,c,d,g,h

Section II a,b,c,d,e,f,g,h,j,k,l

Section III b,c,d,h,j,k

Section IV f,g,i,k,m

Section V b,c,e,f,,h,j,k,l,m,n

Section VI a,b,c,d,e,f,g,h,

Section VII b,c,d,e,f,g

Section VIII a,b,c,d

Distance learning, part-time attendance, and advanced placement to allied health professionals are part of this curriculum. The school also specializes in quickie, but expensive, "conversion" degrees-for dentists, veterinarians, doctors of osteopathic medicine and chiropractors to MD's. There is a run down permanent campus in a remote location with a guard at the gate. Visitors are not welcome. The dorms are old barracks. There are insufficient laboratories and a small library with a few old books and journals. Insufficient faculty are onsite (one elderly fulltime anatomist this past visit) and the faculty list on web page is very misleading. There is no list of clerkship affiliations or preceptors and the school has no relationship with the local hospital or health care community. Stafford loans were withdrawn on an emergency basis in 1995 by US Department of Education, there are no current financial aid programs. Letters sent by former students complain of inability to obtain transcripts and vital licensing endorsements as well as tuition refunds. This school has been in existence over 20 years but web site fails to list graduates with residencies. There are email contacts for more recent graduates but we received few replies.

- **Spartan Health Sciences University,**

St. Lucia, West Indies, 1981

Deficiencies

Section I a,b,c,d,h

Section II a,b,c,d,f,g,j,k,l

Section III c,d,k

Section IV c,f,m

Section V b,ce,f,h,j,l,m

Section VI a,b,e,f,h,l

Section VII c,e,f,l

Section VIII a,b,e